|                                | UNITED STATES DISTRICT COURT<br>FOR THE<br>DISTRICT OF MASSACHUSETTS | CLERUS OFFICE     |
|--------------------------------|--|-------------------|
| CHAD EDWARD, Plaintiff         | )<br>)<br>)<br>)<br>) DOCKE  | CISTRICT OF MASS. |
| v.                             | )<br>)<br>04-CV-   | 12462 MLW         |
| AMERICAN EXPRESS,<br>Defendant | )<br>)<br>)  |                   |

# ANSWER AND COUNTERCLAIM OF DEFENDANT AMERICAN EXPRESS CENTURION BANK

Defendant American Express Centurion Bank ("American Express Centurion"), improperly designated in the Complaint as "American Express" answers the correspondingly numbered paragraphs of the Complaint as follows:

- 1. To the extent that the allegations in this paragraph constitute conclusions of law, no response is required. To the extent, if any, that the allegations in this paragraph constitute allegations of fact, American Express Centurion denies the allegations of this paragraph.
- 2. American Express Centurion denies that any arbitration has been conducted; to the extent that an arbitration was conducted, denies that the arbitration was conducted pursuant to the terms of a contract between the plaintiff and the defendant; states that any arbitration conducted without American Express Centurion's consent is incapable of binding American Express Centurion; and denies the remaining allegations of this paragraph.

## AFFIRMATIVE DEFENSES

American Express Centurion will rely on the following affirmative defenses if applicable and if supported by facts developed in discovery:

## FIRST AFFIRMATIVE DEFENSE

The complaint fails for insufficiency of process.

## SECOND AFFIRMATIVE DEFENSE

The complaint fails for insufficiency of service of process.

## THIRD AFFIRMATIVE DEFENSE

The complaint fails to state a claim upon which relief can be granted.

## FOURTH AFFIRMATIVE DEFENSE

Plaintiff has not suffered any injury or damage by reason of any act or omission by the defendant.

## FIFTH AFFIRMATIVE DEFENSE

The injuries or damages plaintiff complains of were not reasonably foreseeable to defendant.

## SIXTH AFFIRMATIVE DEFENSE

The injuries or damages plaintiff complains of were caused in whole or in part by plaintiff's negligence.

## SEVENTH AFFIRMATIVE DEFENSE

Defendant's acts or omissions were not the proximate cause of plaintiff's injuries or damages.

## EIGHTH AFFIRMATIVE DEFENSE

Defendant complied with all laws and federal regulations in effect at the time.

## NINTH AFFIRMATIVE DEFENSE

To the extent, if any, that defendant violated a federal law or regulation with respect to plaintiff, the violation was not intentional and resulted from a bona fide error notwithstanding the maintenance of procedures reasonably adapted to avoid any such error.

## TENTH AFFIRMATIVE DEFENSE

Plaintiff, at all relevant times, failed to take reasonable steps to mitigate the injuries and damages alleged in the Complaint.

## ELEVENTH AFFIRMATIVE DEFENSE

Plaintiff's claims are barred by the statute of limitations.

## TWELTH AFFIRMATIVE DEFENSE

Plaintiff's claims fail because of the statute of frauds.

## THIRTEENTH AFFIRMATIVE DEFENSE

Plaintiff's claims fail because of a failure of consideration.

## FOURTEENTH AFFIRMATIVE DEFENSE

No arbitration has been conducted.

## FIFTEENTH AFFIRMATIVE DEFENSE

No arbitration has been conducted pursuant to the terms of a contract between the plaintiff and the defendant. Any arbitration conducted without defendant's consent is incapable of binding defendant.

## SIXTEENTH AFFIRMATIVE DEFENSE

Defendant intends to rely upon such other and further defenses as may become available or apparent during discovery in this case, and reserves the right to amend its answer to assert any such defense.

### COUNTERCLAIM

This is a counterclaim for damages brought by American Express Centurion Bank ("American Express Centurion") against Chad Edward arising out of Chad Edward's refusal to pay amounts due under a contract between the parties.

#### **Jurisdiction**

This Court has jurisdiction over these counterclaims pursuant to Fed. R. Civ. P.
 and 28 U.S.C. § 1367.

#### Parties |

- 2. Counterclaim plaintiff, American Express Centurion, is a Utah corporation with its principal place of business at 4315 South 2700 West, Salt Lake City, Utah.
- Counterclaim defendant, Chad Edward, is an individual and resides in Westport,
   Massachusetts.
- 4. Chad Edward and American Express Centurion entered a contractual agreement (the "Agreement"), which is attached as Exhibit 1, under which American Express Centurion issued a Delta SkyMiles® Credit Card (the "Credit Card") to Chad Edward and opened an account in his name (the "Account").
- 5. Chad Edward agreed to pay all amounts charged to the Account by an authorized user of the Card, including without limitation: purchases, cash advances and other loans an authorized user obtained from American Express Centurion, annual fees, finance charges imposed under the Agreement, and other fees set forth in the Agreement.
- 6. Chad Edward agreed to pay American Express Centurion each month a minimum payment calculated under the terms of the Agreement.
- 7. On January 9, 2004, Chad Edward sent American Express a payment of \$20.00, which he described by letter as his "final payment."
- 8. The Agreement expressly states that American Express may accept payments marked as being payment in full or as being settlement of any dispute without losing any of its rights under the Agreement or under the law.

- 9. Since January 9, 2004, Chad Edward has refused to pay the minimum payment due each month.
  - 10. Chad Edward's Account is in default under the terms of the Agreement.
- 11. Upon his default and subject to any limitations or requirements of applicable law, Chad Edward agreed to pay all reasonable costs, including reasonable attorney's fees incurred by American Express Centurion (1) in collecting the balance due, including finance charges, if any, and (2) in protecting itself from any harm American Express Centurion may suffer as a result of Chad Edward's default.
- 12. Under the terms of the Agreement, American Express Centurion may, upon Chad Edward's default, declare the entire amount of Chad Edward's obligations to American Express Centurion immediately due and payable.
- 13. American Express Centurion has declared the entire amount of Chad Edward's obligations to it immediately due and payable.
- 14. As of November 30, 2004, the entire amount of Chad Edward's obligation to American Express Centurion under the Account is \$3,787.15.
- 15. Chad Edward has not paid American Express Centurion the amount due under the Agreement, or reimbursed American Express Centurion for its reasonable costs.

## Count I (Breach of Contract)

- 16. American Express Centurion realleges and incorporates by reference the allegations contained in paragraphs 1 through 15 above.
- 17. By failing to pay the minimum payment due each month, Chad Edward breached the Agreement.
- 18. By failing to pay the entire amount due under the Agreement, as well as all reasonable costs, including reasonable attorney's fees incurred by American Express Centurion

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(1) in collecting the balance due, including finance charges, if any, and (2) in protecting itself from any harm American Express Centurion may suffer as a result of Chad Edward's default, Chad Edward breached the Agreement.

19. American Express Centurion has been and continues to be damaged by Chad Edward's breaches of the Agreement.

## Count II (On an Account)

- 20. American Express Centurion realleges and incorporates by reference the allegations contained in paragraphs 1 through 19 above.
- 21. Chad Edward owes American Express Centurion \$3,787.15 according to the account attached as Exhibit 2.

WHEREFORE, American Express Centurion requests that this Court grant the following relief:

- A. Actual damages, with interest and costs,
- B. All reasonable attorney's fees and costs incurred by American Express Centurion; and
- C. Such other relief as this Court deems proper.

AMERICAN EXPRESS CENTURION BANK

By its attorneys,

Joseph S. Sano, BBO # 545706

Paige A. Scott Reed, BBO #637905

Prince, Lobel, Glovsky & Tye LLP

585 Commercial Street

Boston, MA 02109

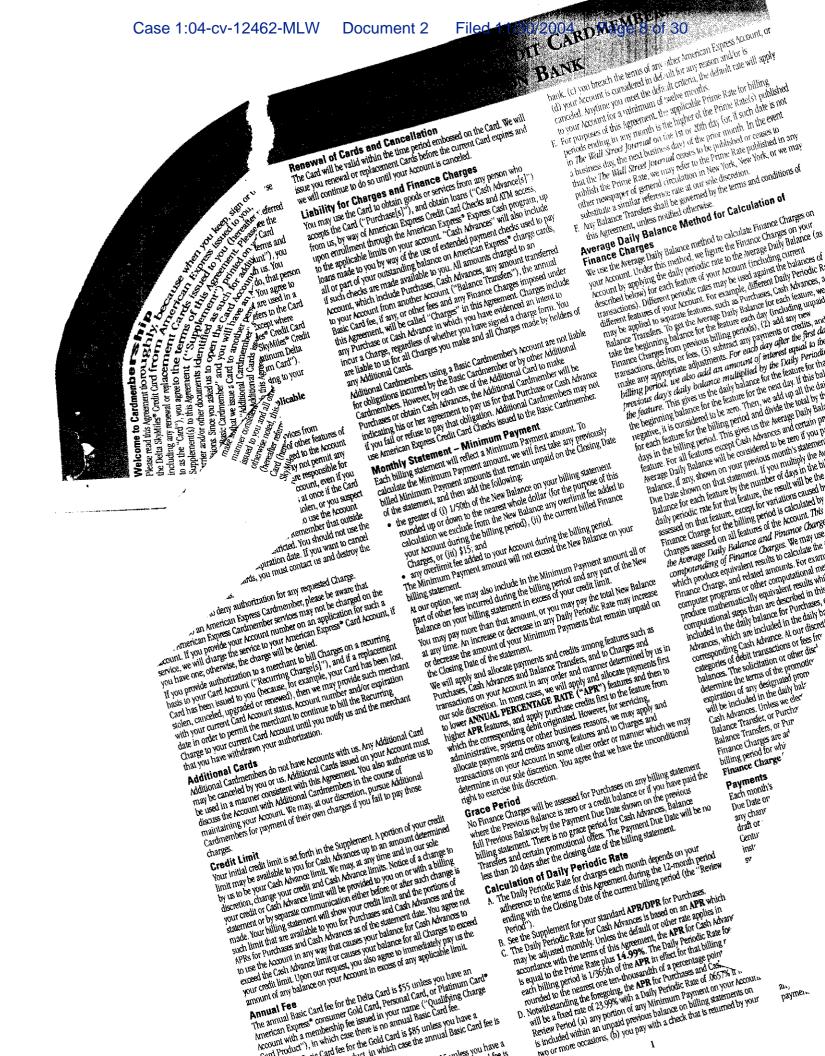
(617) 456-8000

Date: November 30, 2004

1 hereby certily that I have made service of the foregoing decument in accordance with the provisions of Fed. R. Civ. P. 5.

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2-MLW Document 2
We encourage you to enroll in the Express Cash Program And Recember 1/3 OweAD Oxider in good faith making a temporary advance of all or part of the encourage you to enroll in the Express Cash Program is the filing, administrative and/or hearing feel of any Claim you initiate as to the filing, administrative and/or hearing feel of any Claim you initiate as to the filing, administrative and/or hearing feel of any Claim you initiate as to the filing, administrative and/or hearing feel of any Claim you initiate as to

We may consider your Account to be in default at any time if you fail to pay us any payment when it is due, if you attempt to borrow more than the applicable limits on your Account or if you breach any other promise or obligation under this Agreement.

Subject to applicable law, we also may consider your account in default at any time if any statement made by you to us in connection with this credit program was false or misleading, if you breach any other promise or obligation under this Agreement or any other agreement that you may have with us or with any of our affiliates, or if we receive information from a third party (including credit reporting agencies) indicating that you are bankrupt, intend to file bankruptcy, are unable to pay your debts as they become due, or are otherwise not creditworthy. In our determination of your creditworthiness, in our discretion we may consider the amount of debt you are carrying compared to your resources or any other of your credit characteristics, regardless of your performance on this Account. In addition to other remedies we may pursue upon default, we reserve the right to reduce your credit line or require repayment of a portion of your outstanding balance greater than the Minimum Payment.

Additionally, we may consider your Account in default if at any time you declare bankruptcy or in the event of your death.

Upon your default and subject to any limitations or requirements of applicable law, you agree to pay all other reasonable costs, including reasonable attorneys fees, incurred by us (1) in collecting the balance due, including Finance Charges, if any, whether or not suit is brought against you, and (2) in protecting ourselves from any harm that we may suffer as a result of your default. We may also, upon your default, subject to applicable law, declare the entire amount of your obligations to us immediately due and payable and suspend or cancel your Account privileges.

**Delinquency Fees** 

You will be assessed a Delinquency Fee if you fail to pay us at least the minimum amount due by the Payment Due Date shown on each billing statement. The Delinquency Fee will vary based on the amount of your previous balance. The previous balance that we use to determine the Delinquency Pee is the closing balance of your prior statement for which we did not receive timely payment of the minimum amount due:

| did not receive timery payment or | _ f:               |
|-----------------------------------|--------------------|
|                                   | <u>Delinquency</u> |
| <u>Previous Balance</u>           | \$15               |
| Less than \$100                   | \$29               |
| \$100 to \$1000                   | \$35               |
| Greater than \$1000               | +32                |

Suspension/Cancellation

In addition to any of the actions we may take under this Agreement, we may suspend or cancel your Account privileges at our sole option, subject to applicable law, at any time with or without cause and without giving you notice, including but not limited to situations in which (1) you cease to be an Account holder in good standing with respect to any other Accounts you may have with American Express, or (2) you are in default. Any such action on our part will not cancel your obligation to pay us the outstanding balance, Finance Charges and other charges due on your Account under the terms of the Agreement in effect at the time of the cancellation or suspension of your Account, or as subsequently amended. You agree to pay us all such obligations despite any suspension or cancellation of your Account.

### Transactions Made in Foreign Countries

If you initiate a transaction in a foreign currency, it will be converted into U.S. dollars on the date it is processed by us or our agents at a rate set by us based on an interbank, tourist or (where required by law) official rate, Increased in each instance by up to 2%. This rate may differ from rates in effect on the date of your transaction. Transactions converted by establishments (such as airlines) will be hilled at the rates such establishments use.

We may charge the following fees, subject to applicable law:

- 1. Checks A fee of up to \$29 will be charged for any payment to your Account that is not honored for its full amount. Also, if you use the Card to cash a check at an American Express Travel Service Office or other authorized location and the check is not honored for its full amount, we may charge to your Account the portion of the check that
- was not honored and we may charge an amount not to exceed \$29. 2. Wire Transfers — If you initiate and are authorized to complete a wire transfer from your Account, we may charge your Account a fee of \$15.
- 3. Copies of Statements and Checks If you request a copy of any billing statement, or any check you have drawn on your Account, we may charge your Account a fee of \$3 for each billing statement or check. We will not charge your Account for billing statements for the three months prior to the month of your request. New York residents: If you would like to receive canceled checks with your billing statement for a fee, you may contact us.
- 4. Stop Payment Orders If you request us to stop payment on a check drawn on your account, we may charge your Account a fee of \$29.
- 5. Over the Limit Fee We may charge your Account a fee of \$29 in each billing period if a balance on your Account exceeds your credit limit. We may impose the fee even if we authorize or impose any Charges that cause your balance to exceed your credit limit.
- 6. Account Re-Opening Ree If your Account is considered in default for any reason and is canceled, and you request reinstatement, we may charge your account a re-opening fee of \$25 if such a request is honored.

  7. Check Usage/Balance Transfer Transaction Fee — We may charge
- your Account a transaction fee for each balance transfer that you initiate or for any all purpose check you utilize, whose promotional term has expired. This fee will be 3% of the amount transferred with a minimum of \$5 and a maximum of \$50.

concerning use of the Card in connection with the Express Cash Program is enclosed with this Agreement. Please refer to that agreement for rights and duties relating to the use of the Card in such machines. The fee for using the Card to obtain cash from an automated teller machine is 3% of the amount of the transaction, with a \$5.00 minimum and no maximum. A 1% commission is charged for Travelers Cheque purchases.

#### Billing Errors or Inquiries/Problems with Goods or Services

Included with this Agreement is a notice containing important information on your rights to dispute billing errors. If you have any question, problem or dispute concerning the monthly statement we send you, you should contact us, and we will take all reasonable and appropriate steps to provide the information you request or resolve your dispute in compliance with your rights as outlined in the notice included with this Agreement. If you have a problem with goods or services was charge using the account or if you have problem with goods or services you charge using the account, or if you have a dispute with a firm honoring the account, you may in some circumstances be permitted not to pay us until the dispute is resolved. Those circumstances are specified in the notice describing your rights. Unless such circumstances exist, you must pay us and settle the dispute directly with the firm. We will not be responsible if any firm refuses to honor the Account, or for any other problem you may have with such firm.

Insurance If you use the Account to buy insurance, you give us permission to pay premiums for you when due. You agree to repay us according to the terms of this Agreement. You must tell us in writing if you no longer wish us to pay premiums for you. If your Account is canceled, we will stop paying premiums for you.

This Arbitration Provision sets forth the circumstances and procedures under which Claims (as defined below) may be arbitrated instead of litigated in

As used in this Arbitration Provision, the term "Claim" means any claim, dispute or controversy between you and us arising from or relating to the Cardmember Agreement (the "Agreement"), any related or prior agreement that you may have had with us or the relationships resulting from the Agreement or any prior agreement, including the validity, enforceability or scope of this Arbitration Provision, the Agreement or any prior agreement.
"Claim" includes claims of every kind and nature, including but not limited to initial claims, counterclaims, cross-claims and third-party claims and claims based upon contract, tort, fraud and other intentional torts, statutes, regulations, common law and equity. The term "Claim" is to be given the broadest possible meaning and includes, by way of example and without limitation, any claim, dispute or controversy that arises from or relates to (a) the Account(s) ("Account") created by the Agreement or any related or prior agreement, or any balances on the Account, (b) advertisements, promotions or oral or written statements related to the Account, goods or services financed under the Account or the terms of financing, (c) the benefits and services related to Cardmembership (including free benefit programs, enrollment services and rewards programs), and (d) your application for the Account. We shall not elect to use arbitration under the Arbitration Provision for any individual Claim that you properly file and pursue in a small claims court of your state or municipality so long as the Claim is pending only in

Any Claim shall be resolved upon the election by you or us, by arbitration pursuant to this Arbitration Provision and the code of procedures of the national arbitration organization to which the Claim is referred in effect at the time the Claim is filed. Claims shall be referred to either the National Arbitration Forum ("NAF"), JAMS/Endispute ("JAMS"), or the American Arbitration Association ("AAA"), as selected by the party electing to use arbitration. If a selection by us of one of these organizations is unacceptable to you, you shall have the right within 30 days after you receive notice of our election to select either of the organizations listed to serve as arbitrator administrator. For a copy of the procedures, to file a Claim or for other information about these organizations, contact them as follows:

- The NAF at P.O. Box 50191, Minneapolis, MN 55404; phone: 1-800-474-2371; website at www.arbitration-forum.com.
- JAMS at 1920 Main Street, Suite 300, Los Angeles, CA 92614; phone: 1-800-448-1660; website: www.jamsadr.com.
- AAA at 335 Madison Avenue, New York, NY 10017;

IF ARBITRATION IS CHOSEN BY ANY PARTY WITH RESPECT TO A CLAIM, NETTHER YOU NOR WE WILL HAVE THE RIGHT TO LITIGATE THAT CLAIM IN COURT OR HAVE A JURY TRIAL ON THAT CLAIM, OR TO ENGAGE IN PRE-ARBITRATION DISCOVERY EXCEPT AS PROVIDED FOR IN THE CODE OF PROCEDURES OF THE NAE, JAMS OR AAA, AS APPLICABLE, FURTHER, YOU WILL NOT HAVE THE RIGHT TO PARTICIPATE IN A REPRESENTATIVE CAPACITY OR AS A MEMBER OF ANY CLASS OF CLAIMANTS PERTAINING TO ANY CLAIM SUBJECT TO ARBITRATION, EXCEPT AS SET FORTH BELOW, THE ARBITRATOR'S DECISION WILL BE FINAL AND BINDING NOTE THAT OTHER RIGHTS THAT YOU WOULD HAVE IF YOU WENT TO COURT MAY ALSO NOT BE AVAILABLE IN ARBITRATION.

There shall be no right or authority for any Claims to be arbitrated on a class action basis or on bases involving Claims brought in a purported representative capacity on behalf of the general public, other Cardmembers or other persons similarly situated; provided however, that the claimant's individual Claim would be subject to this Arbitration Provision. Furthermore, Claims brought by or against a Cardmember(s) of one Account may not be joined or consolidated in the arbitration with Claims brought by or against any other Cardinember(s) of any other Account, unless otherwise agreed to in writing by all parties. Any arbitration hearing that you attend shall take place in the federal judicial district of your residence. At your written request,

which you or we seek arbitration. At the conclusion of the arbitration, the arbitrator will decide who will ultimately be responsible for paying the filing, administrative and/or hearing fees in connection with the arbitration. For any Claims you initiate against us as to which either you or we have elected to use arbitration, we will be responsible to reimburse you for filing, administrative and/or hearing fees you incur, including for any appeal, if and to the extent such fees exceed the amount they would have been (such amount to be determined by the arbitrator) if the Claim had been brought in the state or federal court which is closest to your billing address and would have jurisdiction over the Claim.

This Arbitration Provision is made pursuant to a transaction involving interstate commerce, and shall be governed by the Federal Arbitration Act, 9 U.S.C. Sections 1-16, as it may be amended (the "FAA"). The arbitrator shall apply applicable substantive law consistent with the FAA and applicable statutes of limitations and shall bonor claims of privilege recognized at law and, at the timely request of either party, shall provide a brief written explanation of the basis for the award. In conducting the arbitration proceeding, the arbitrator shall not apply the federal or any state rules of civil procedure or rules of evidence. In addition to the parties' rights to exchange information pursuant to the Code, either party may submit a request to the arbitrator with a copy of the request provided to the other party to expand the scope of discovery allowable under the Code. The objecting party may submit objections to the arbitrator with a copy of the objections provided to the requesting party, within fifteen (15) days of the requesting party's notice. The granting or denial of either party's request will be in the sole discretion of the arbitrator who shall notify the parties of his/her decision within twenty (20) days of the objecting party's submission. Judgment upon the award rendered by the arbitrator may be entered in any court having jurisdiction. The arbitrator's decision will be final and binding, except for any right of appeal provided by the FM and/or if the amount of the award exceeds \$100,000, any party can appeal that award to a three-arbitrator panel administered by the NAF JAMS or AM, as applicable, which shall reconsider de novo any aspect of the initial award requested by the appealing party. The appealing party shall have thirty (30) days from the date of entry of the written arbitration award to notify the arbitration organization that it is exercising the right of appeal. The appeal shall be filed with the arbitration organization in the form of a dated writing. The arbitration organization will then notify the other party that the award has been appealed. The arbitration organization will appoint a three-arbitrator panel who will conduct an arbitration pursuant to its code of procedures and issue its decision within one hundred and twenty (120) days of the date of the appellant's written notice. The decision of the panel shall be by majority vote and shall be final and binding. The costs of such an appeal will be borne by the appealing party regardless of the outcome of the appeal.

As used in the Arbitration Provision, the terms "we" and "us" shall for all purposes mean American Express Travel Related Services Company, Inc. American Express Centurion Bank, as applicable, all of their parents, wholly or majority owned subsidiaries, affiliates, licensees, predecessors, successors, assigns, and any purchaser of your Account; and all of their agents, employees, directors and representatives. In addition, "we" or "us" shall mean any third party providing any product, service or benefit in connection with the Account (including, but not limited to credit bureaus, merchants who honor the Card issued for the Account, third parties who provide or participate in free benefit programs, enrollment services and rewards programs, credit insurance companies, debt collectors and all of their agents, employees, directors and representatives) if, and only if, such third party is named as a co-defendant with us in a Claim asserted by you. As solely used in this Arbitration Provision, the terms "you" or "yours" shall mean all persons or entities approved by us to use the Account, including but not limited to all persons or entities contractually obligated under the Agreement or any prior agreement you may have had with us and all authorized users

This Arbitration Provision shall survive termination of your Account as well as voluntary payment of the debt in full by you, any legal proceeding by us to collect a debt owed by you, any bankruptcy by you and any sale by us of your Account. If any portion of this Arbitration Provision is deemed invalid or unenforceable under any law or statute, consistent with the FAA, it shall not invalidate the remaining portions of this Arbitration Provision, the Agreement or any prior agreement you may have had with us, each of which shall be enforceable regardless of such invalidity. In the event of a conflict or inconsistency between the NAF Code and this Arbitration Provision, this Arbitration Provision shall govern.

Note to California Residents: This Arbitration Provision shall not apply to you unless and until you use the Card after we notify you in writing that it is applicable in California.

Our failure to exercise any of our rights under this Agreement, or our waiver of our rights on any one occasion, shall not constitute a waiver of such rights on any other occasion.

Consumer Reports — You authorize us and our affiliates to make whatever credit investigations we deem appropriate and to obtain and exchange any information we may receive from consumer reports and other sources. We may ask consumer reporting agencies for consumer reports of your credit history. Upon request, we will tell you whether a consumer report was requested and the name and address of the agency that furnished it. Information concerning your Account may be furnished by us to consumer reporting agencies, banks or other creditors. If we determine that your Account is past due, adverse credit information may appear on your

consumer report and the consumer reports of any Additional Cardmembers on your Account. If you believe information we have furnished about your Account to a consumer reporting agency is inaccurate, you should write to us at: American Express Credit Bureau Unit, P.O. Box 7871, Ft. Lauderdale, Ft. 33329-7871 and identify the specific information you believe is inaccurate. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Information Provided to Affiliates and Marketing Partners - We may exchange any information we receive about you with our affiliates, including any credit or other information we may obtain from your application or consumer reports. You may direct us not to share with our affiliates and subsidiaries certain credit information (other than transaction or experience information) about you or any Additional Cardmember(s) on your Account by writing to us at: American Express, P.O. Box 7852, Pt. Lauderdale, Fl. 33329. Please include your Account number and indicate if your request applies to any Additional Cardmember(s) as well. We may also exchange information about you with our marketing partners.

Telephone Monitoring - From time to time we may monitor telephone calls between you or Additional Cardmembers and us to assure the quality of our customer service.

Mailing Lists - We may use information you have provided to us on your initial application and in surveys, information derived from how you use the Card and information from external sources, including consumer reports, for marketing activities (including mailing lists), by us and our affiliates. We may share transaction or experience information about you, and information from your application, with our marketing partners. If at any time you wish to have your name and address removed from such lists, please call 1-800-297-8378.

Use of Card at Federal Government Agencies - American Express has entered into contracts which enable the Card to be accepted at certain federal government agencies and departments ("Agencies"). As with Card transactions at commercial establishments, when you choose to use your Card at an Agency certain charge information is necessarily collected by American Express. Charge information from Card transactions at Agencies may be used for processing charges and payments, billing and collections activities and may be aggregated for reporting, analysis and marketing activities. Additional "routine uses" of charge information by Agencies are published periodically in the Federal Register.

#### **Benefits and Services**

Subject to the law of your jurisdiction, we reserve the right to add, modify or delete any benefit or service offered with the Card at any time without notice

### Change of Billing Address - Notices

You should notify us immediately of any change in your billing address. Any notice given by us shall be deemed to be given when deposited in the United States mail, postage prepaid, addressed to you at the latest billing address shown on our records.

### Change of Terms – Assignment

We may assign Accounts to our affiliates or to some other financial institution at any time. We may also change the terms of or add new terms to this Agreement at any time, including changes which affect existing balances or Finance Charge rates, in accordance with applicable law.

## Revocation and Voluntary Cancellation

We can revoke your right to use the Card at any time. We can do this whether or not you have violated this Agreement without giving you notice. If we revoke the Card, you must return the Card to us if we request. Also, if a firm that accepts Cards asks you to surrender an expired or revoked Card, you must do so. You may not use the Card after it has expired or after it has been

If you ask us to cancel your Account, but you continue to use your Account afterwards, we will consider such use as your request for reinstatement of your Account. If we agree to reinstate your Account, this Agreement or any amended or new Agreement we send you will govern your reinstated Account. When we reinstate your Account, we may reinstate any Additional Cards issued in connection with your Account, and bill you the applicable annual fee(s). AMERICAN EXPRESS CENTURION BANK

Chul Forland David E. Poulsen, President/CEO

TO CARDMEMBERS IN THE U.S. AND ITS TERRITORIES. YOUR BILLING RIGHTS - KEEP THIS NOTICE FOR FUTURE USE.

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act. Notify Us In Case Of Errors or Questions About Your Account Statement.

If you think your statement is wrong or if you need more information about a transaction on your statement, write us on a separate sheet of paper at the address for billing inquiries listed on your statement. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can also telephone us at the number indicated on the front of your billing statement, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and Account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

#### Your Rights and Responsibilities after We Receive Your Written Notice

We must acknowledge your letter within thirty (30) days, unless we have corrected the error by then. Within ninety (90) days, we must either correct the error or explain why we believe the statement was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including Finance Charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your statement, you will not have to pay any Finance Charges related to any questioned amount. If we did not make a mistake, you may have to pay Finance Charges, and you will have to make up any missed payments on the questioned amounts. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten (10) days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your statement, and we must tell you the name of anyone we reported you to.

We must tell anyone we report you to that the matter has been settled between us when it finally is.

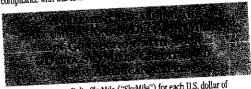
If we do not follow these rules, we cannot collect the first \$50 of the questioned amount, even if your statement was correct

### Special Rule for Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with the Card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations

- you must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address; and
- the purchase price must have been more than \$50. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

Note for Ohio Residents: The Ohio law against discrimination requires that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.



You will receive one Delta SkyMile ("SkyMile") for each U.S. dollar of "Eligible Spending" (as defined below) on your Delta Air Lines SkyMiles" Credit Card from American Express (the "Card Account"), subject to the terms set forth below. SkyMiles will be credited to your SkyMiles Account after the billing period in which the Eligible Spending occurs.

If you have a Delta Card, you will receive one additional SkyMile for each U.S. dollar of Eligible Spending for "Delta Purchases" (as defined below) subject to the terms set forth below. SkyMiles will not be awarded for Eligible Spending in excess of \$60,000 per year of Delta Cardmembership, not including bonuses; however, one "bonus" SkyMile for each U.S. dollar of Eligible Spending for Delta Purchases will continue to be awarded above this limit. If in any given year you upgrade your Account from a Delta Card to a Gold Card, all eligible spending earned as a Delta Cardmember will be transferred to your Gold Card Account.

If you have a Gold Card, you will receive one additional SkyMile for each U.S. dollar of Eligible Spending for Delta Purchases, subject to the terms set forth below. SkyMiles will not be awarded for Eligible Spending in excess of \$100,000 per year of Gold Cardmembership, not including bonuses; however, one "borns" SkyMile for each U.S. dollar of Eligible Spending for Delta Purchases will continue to be awarded above this limit. If in any given year you upgrade your Account from a Delta Card to a Gold Card, all eligible spending earned as a Delta Cardmember will be transferred to your Gold Card Account.

If you have a Platinum Card, you will receive one additional SkyMile for each U.S. dollar of Eligible Spending for Delta Purchases, subject to the terms set forth below, if in any year of Cardmembership your Eligible Spending is \$25,000 or more, you will be awarded 10,000 Base Miles (as defined in the Delta SkyMiles Membership Guide and Program Rules). The Basic Cardmember is eligible to receive one 10,000 base miles award for one Delta SkyMiles Prequent Flyer Account each year Such Base Miles will be processed the month your annual Platinum Card fee is billed. Please allow six-eight weeks for such Base Miles to be posted to your SkyMiles Account. You may be permitted to have more than one Delta SkyMiles\* Card Account, however, you are eligible to receive welcome bonus points for only one Card Account, If you previously closed a Delta Card Account, a Gold Card Account, or a Platinum Card Account, you are not eligible for Welcome bonus points if you open another Delta Card Account, Gold Card Account or Platinum Card Account.

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Rules, and you should take to that document to grow details on redemption of SkyMiles, Delta's right to change program terms, and other conditions which

### Your Account must be active (i.e., not canceled) for any given billing period to earn SkyMiles.

"Eligible Spending" includes purchases of goods or services, which purchases have not been returned or otherwise rescinded, and are not subject to a credit; it does NOT include fees, Finance Charges, Cash Advances (including the use of checks, line activators, automated teller machines, or other means of accessing your Account), Balance Transfers, or adjustments to your Account. We reserve the right not to award any SkyMiles for transactions we determine are not Charges made with the good faith intention of consuming the item charged.

For the purpose of this Agreement, "Delta Purchases" are Delta ticket purchases, Delta Vacation® packages and other Delta services, excluding Delta air travel purchases which are a part of an all-inclusive air/sea tour

We reserve the right to change these terms and conditions at any time, subject to applicable law. Terms used have the meanings assigned to them in SUDJOCK DO APPRICADADE TAM, TOTAIS USON HAVE HIS INCAMINGS ASSIGNED TO HIGH HI THE AGREEMENT BETWEEN DELTA SKYMILES CREDIT CARDMEMBER AND AMERICAN EXPRESS CENTURION BANK.

AGREGATOT BETWEEN

DIREA SEXMILES CREDIT CARDMEMBER
AND AMERICAN EXPRESS

DAZERE RELATED SERVICES COMPANY, INC.
CONCERNING EMECRANIC

TEND TRANSPER SERVICES

#### Scope of Agreement

This Agreement covers your participation in the Express Cash Program offered by American Express (the "Program"). In this Agreement, the words 'your' refer to the Cardmember who has applied to participate in the Program. The words "we," "our" and "us" refer to American Express Travel Related Services Company, Inc., which offers the Express Cash Program in its capacity as agent for American Express Centurion Bank. The words "your credit line" refer to the line of credit on the Delta SkyMiles\* Credit Card from American Express Account with respect to which a Card was issued to you. For purposes of this Agreement only, unless we specify otherwise, the word "Card" means the Delta SkyMiles Credit Card from American Express issued to you.

Participating in the Express Cash Program will enable you to use the Card to obtain cash from automated teller machines ("AlMs") operated by any bank or financial institution that participates in the Program and to obtain American Express® Travelers Cheques ("Cheques") and cash, where available, directly from American Express Dispensers. Participating in the Program may also enable you to obtain cash and/or Cheques (including at times American Express® Gift Cheques) through other means that we may make available. Such ATMs and American Express Dispensers are hereinafter referred to as "Machines." Any transaction made under the Program is hereinafter referred to as a "transaction." The words "other options" refer to electronic payment transfer options and/or other cash and Cheque access which American Express may make available from time to time. The Program may also enable you to participate in other options. By using the Card to obtain cash or Cheques through the Program, you will

#### be agreeing with us to everything written here. Personal Identification Number

After you have enrolled in the Program, we will issue to you or allow you to choose your own Personal Identification Number ("PIN"). Each time you wish to obtain cash, Cheques, or other services under this Program, you must supply your PIN and use or present the Gard. To ensure that no unauthorized transactions are made under the Program, you should take all reasonable precautions to prevent any other person from learning your PIN or using the Card. For example, you should never keep any material containing your PIN attached to or with the Card. Other options may or may not require the use of a PIN.

### Limits on Obtaining Cash or Cheques

Presently, you may obtain a cash and/or Cheque advance based on your available cash line. For Delta Classic Credit Cardmembers, the maximum a Cardmember can obtain during any seven-day period is \$1,000. For Gold Delta Credit Cardmembers, the maximum a Cardmember can obtain during a seven-day period is \$2,500. For Platinum Credit Card members, the maximum a Cardmember can obtain during a seven-day period is \$3.500. Other limits may be imposed at our discretion. Also, the bank operating a Machine may impose its own limits and, for security reasons, the bank or other providers of funds may have additional limits on the number or

In no event may you obtain cash or Cheques in excess of your credit line. amount of transactions.

#### Payment for Cash or Cheques

Each time you initiate a transaction, you authorize us or our agent to charge to your credit line a Cash Advance in the amount of the transaction. The amount of the transaction shall be the amount of cash you have received or the face value of the Cheques, plus any applicable fees or charges. The fees of charges are disclosed in the Section of this Agreement entitled "Charges" This charge to your credit line constitutes a Cash Advance, which is billed or your Card Account.

The fee for each cash transaction at a Machine shall be 3% of each cash transaction amount with a \$5.00 minimum and no maximum. Also, an owner of a Machine may impose a surcharge for usage in addition to any transaction fee charged. For Cheque transactions, the fee applicable to purchases of Cheques shall be 1% of the face value of the Cheques in your billing currency. Also, the bank or provider of funds may charge you additional fees when applicable.

### Foreign Currency Transactions

If you initiate a transaction in a foreign currency, it will be converted into U.S. dollars on the date it is processed by us or our agents at a rate set by us based on an interbank, tourist or (where required by law) official rate, increased in each instance by up to 2%. This rate may differ from rates in effect on the date of your transaction. Express Cash transactions in foreign currencies converted by unaffiliated banks or other third parties will be billed at the rates such banks or other third parties use.

**Travelers Cheque Refunds** You agree that if you obtain or use Cheques, your right to receive a refund or replacement if those Cheques are lost or stolen shall be subject to all of the conditions listed below:

- you have signed the Cheques in the upper left corner in permanent ink;
- you have not signed the Cheques in the lower left corner,
- you have not given the Cheques to another person or company to hold or to keep, or as part of a confidence game;
- you have not used the Cheques in violation of any law, including as part of an illegal bet, game of chance or other prohibited action;
- your Cheques have not been taken by court order or by government
- you immediately notify us of the loss or theft of the Cheques;
- you report all facts of the loss or theft to us and also to the police if we ask
- you inform us of the serial numbers of the lost or stolen Cheques and the place and date of purchase; you complete our refund forms and provide us with acceptable proof of
- your identity; and
- you give us all reasonable information and help requested to make a complete investigation of the loss or theft.

We reserve the right to investigate the circumstances of any loss or theft. We cannot stop payment on any Cheque.

### **Written Records of Transactions**

You will receive a receipt at the time of each transaction at a Machine describing the transaction. In addition, we will send the Basic Cardmember a monthly statement showing the status of the Card Account, all transactions, and any charges we have imposed. If there are no transactions under the Program in a particular month, we may not send a statement.

Liability for Unauthorized Transactions and Advisability of Prompt Reporting

Tell us AT ONCE if you believe the Card or your PIN has been lost, stolen or used without your permission. Telephoning is the best way of minimizing your possible losses. We will not hold you liable for any unauthorized transaction which occurs after you notify us of a loss, theft or possible unauthorized use of the Card or your PIN. In any event, even if you fail to notify us, your hability for any unauthorized transaction or series of related unauthorized transactions shall not exceed \$50. See the section entitled "How to Contact Us" below.

## Our Liability for Improper Payments and Transactions

If a transaction is not completed as you have directed or if we do not complete a transfer to or from your credit line on time in the correct amount, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable to you in the following instances:

- if the transaction would exceed the credit limit on your credit line;
- if the Machine or other location where you are making the transaction does not have enough cash or Cheques;
- if the Machine was not working properly and you knew this at the time you started the transaction;
- if circumstances beyond our control (such as fire or flood) prevent the transaction, despite reasonable precautions that we have taken; or any other exceptions stated in this Agreement.

The Card Account is governed by the previous agreement. The Arbitration provision contained within that agreement applies to this Agreement. Please refer to that provision as you read this Agreement.

Disclosure of Account Information to Third Parties In order that your privacy may be protected, we will not disclose any information about your Express Cash transactions to any person, except as

- 1. as necessary to complete transactions;
- 2. to verify the existence and condition of the Card account for a third party, such as a financial institution or a credit bureau (or, for Massachusetts residents, a consumer reporting agency as defined in Chapter 93 of the Massachusetts General Laws);
- to comply with government agency or court orders;
- 4. to our employees, auditors, service providers, attorneys, or collection agents in the course of their duties,
- 5. to persons authorized by law in the course of their official duties; or
- 6. if you give us your written permission.

#### **How to Contact Us**

If for any reason you wish to contact us about the Express Cash Program, about your participation in the Program or about transactions relating to the Program, write or call us as follows:

Express Cash Operations

P.O. Box 297815

Ft. Lauderdale, FL 33329-7815

1-800-CASH-NOW, 24 hours a day, seven days a week

In Case of Errors or Questions About Your Transactions Write or call us at the number or address given above as soon as you can if you think your statement or receipt is wrong or if you need more information about a transaction listed on your statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

- 1. Tell us your name and Card Account number.
- Describe the error or the transaction you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten business days\* from the date you notified us. We will tell you the results of our investigation within ten business days after we hear from you and we will correct any error promptly. If we need more time, however, we may take up to 45 calendar days to investigate your complaint or question. If we decide to do this, we will ensure that your bank recredits your credit line within ten business days\* for the amount you think is in error. If we ask you to put your complaint or question in writing and we do not receive it within ten business days\* following your oral notification, we may not recredit your credit line.

For transactions initiated outside the U.S. (and in the event there are transfers resulting from any point-of-sale debit card transactions), we will have 90 calendar days to complete our investigation, unless otherwise required by law.

If notification of an error on your Account is received within 30 calendar days after your Account is opened, we will have 20 business days to provide you with the results of our investigation and correct any error and 90 days to complete the investigation.

If we determine that there was no error, we will send you a written explanation within three business days after we finish our investigation. Upon your request, we will provide you with copies of the documents that we used in our investigation. If we have provisionally recredited your credit line during the investigation and determine that there was no error, we will notify you of the date on which we will redebit your credit line, and the amount to he debited.

For purposes of this Agreement, our business days are Monday through Friday. Holidays are not included.

We, or any bank or financial institution participating in the Program, may add or remove any or all Machines or extend or limit the services provided at any location without notifying you beforehand. In addition, we may discontinue the Program at any time. We may also revoke your right to participate in the Program, but if we do, we will give you written notice of such revocation. You may terminate your participation in the Program but you must do so by writing to us at the address disclosed in the Section of this Agreement entitled "How to Contact Us."

Your right to participate in the Program will also be terminated if the Card Account is canceled for any reason, or if your participation in the Program is inactive for 18 consecutive months or more. For security reasons, once your Express Cash access has reached an inactive status, your enrollment information will be removed from our records. Your participation in the Program also depends upon the Card Account remaining in good standing.

### **Prior Agreement and Assignments**

This Agreement terminates and takes the place of all prior Agreements you may have with us relating to the Program using the Optima Card. We have the right to assign this Agreement to a subsidiary or affiliate company at any

God A Sill

Gordon A. Smith., President, Consumer Card Member Since 1984

#### For Your Safety When Using an ATM, Please Observe the Following:

If the ATM you are using is inside a building, close the entry door completely upon entering. Individuals who have a legitimate need to gain access to an ATM should have a card. There may be occasions when unauthorized users gain access to an ATM machine that are beyond an individual's control. Put withdrawn cash or Travelers Cheques in a secure place before stepping away from the ATM. Be aware of your surroundings. If you believe you are being watched or followed, cancel your transaction, then go to a wellpopulated area. If necessary, call the local police.

Do not write your PIN number on or near the Card. Do not give your PIN number to anyone else. In case of an emergency, call 911.

Complaints concerning security at an American Express Dispenser should be directed to the address listed under "How to Contact Us."

Note: Activity is being recorded by hidden cameras at ATM locations in New York City and/or as required by local regulations.

Document 2
American Express Travel Related Services Company, Inc. 1/30/Note of Massachusetts Residents
General Disclosure Statement. Any documentation provided to you
General Disclosure Statement. Any documentation provided to you which indicates that an electronic transfer was made shall be admissible as evidence of such transfer and shall constitute prima facte proof that such transfer was made.

The initiation by you of certain electronic fund transfers from your Account will, except as otherwise provided in this Agreement, effectively eliminate your ability to stop payment of the transfer

Unless otherwise provided in this Agreement, you may not stop payment of electronic fund transfers; therefore, you should not employ electronic access for purchases or services unless you are satisfied that you will not need to stop

Disclosure of Account Information to Third Parties. If you give us your written authorization to disclose information about you, your Card Account or the transactions that you make to any person, that authorization shall automatically expire 45 days after we receive it.

Optional Limit on Obtaining Cash. You have the option to request that we limit the total amount of cash that you may obtain from an ATM in a single day to \$50. If you elect this option, we will take all reasonable steps to comply with your request.

For Massachusetts residents: ten calendar days instead of ten business days. Does not apply to New York State residents.

## MEPEREBASE PROTECTION PLAN

Description of Coverage

How the Purchase Protection Plan Works. When an American Express® Cardmember charges a covered purchase with his or her Card Account, the Purchase Protection Plan protects that item for 90 days from the date of purchase if it is stolen or accidentally damaged, including vandalism. The coverage is limited to \$1,000 per Occurrence, up to \$50,000 per Cardmeniber Account per policy year, and is in EXCESS of other sources of indemnity.

#### How You Benefit

- Items of personal property purchased worldwide with the Card are covered, including gitts purchased for others.
- As a Cardinember, your purchase is covered for 90 days from the date of purchase when you charge any portion of the price of the purchased item with your Card Account. You will only be reimbursed for the amount charged to your Card.
- The Purchase Protection Plan provides coverage for up to \$1,000 per Occurrence of theft or accidental damage, including vandalism, ("Occurrence"), not to exceed \$50,000 per Cardmember Account per
- The program administrator will decide whether to have the item repaired or replaced, or to reimburse you (cash or credit') up to the amount charged to the Card, and not to exceed the original purchase price. The Purchase Protection Plan does not reimburse for shipping and handling expenses or installation, assembly, or other service charges.

#### Who is Covered

You are covered under this Plan and coverage remains effective as long as you are a U.S. resident Cardmember, that is, the American Express Card has been issued in your name, and you maintain your Permanent Residence in the 50 United States of America, the District of Columbia, Puerto Rico, or the U.S. Virgin Islands.<sup>5</sup>

Your Permanent Residence is considered your primary dwelling place.

#### **Key Terms to Know**

- Benefits will not be paid if, on the date of Occurrence, on the date of claim filing, or on the date of would-be claim payment any amount due on your Card Account is unpaid for one or more billing cycle(s) or your Card Account is canceled.
- You must provide proof of purchase and satisfactory proof of the theft, accidental damage, including vandalism, while coverage is in effect to qualify for payment under the Purchase Protection Plan. Remember to keep all your American Express charge receipts, original store receipts,
- Coverage under the Purchase Protection Plan is EXCESS, this means that if, at the time of Occurrence, you have other valid and collectible insurance or indemnity — such as but not limited to homeowner's or renter's insurance — the Purchase Protection Plan will cover that amount not covered by such other insurance or indemnity, up to the limits of the Purchase Protection Plan.
- Product rebates, discounts or money received from lowest price comparison programs will be deducted from the original cost of the item.

#### Purchases Not Covered

- travelers checks, tickets of any kind, negotiable instruments (such as gift certificates, gift cards and gift checks), cash or its equivalent;
- animals or living plants; consumable or perishable items with limited life spans (such as, but not limited to, perfume, light bulbs, batteries);
- at the time of purchase, used, rebuilt, refurbished, or remanufactured
- if the damaged or stolen item consists of articles in a pair or set, coverage will be limited to no more than the value of any particular part or parts. unless the articles are unusable individually and cannot be replaced individually, regardless of any special value the article(s) may have had as part of a set or collection;
- permanent household and/or business fixtures, including, but not limite to, carpeting, flooring and/or tile;
- business fixtures, including, but not limited to, air conditioners, refrigerators, heaters;

custom hospital, medical and dental equipment and devices;

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rare stamps or coins;

antique, previously owned items,

items purchased for resale, professional, or commercial use;

- items still under installment billing (except those purchased from American Express Merchandise Services);
- motorized vehicles and watercraft, aircraft, and motorcycles or their motors, equipment, parts or accessories;
- items rented, leased or borrowed for which you will be held responsible.

### Occurrences Not Covered

items lost or misplaced;

- terms stolen from motor vehicles;
   items stolen from motor vehicles;
   items not reasonably safeguarded by you (for example, unlocked or unattended items stolen from public facilities will not be covered);
- items stolen from baggage not carried by hand under your personal supervision or under the supervision of a traveling companion known by
- items that you damage through alteration (including cutting, sawing,
- items damaged due to normal wear and tear, inherent product defect or normal course of play (such as, but not limited to, golf and tennis balls);
- Occurrences caused by any of the following: fraud; abuse; natural disaster including, but not limited to, flood, earthquake, tornado or hurricane; war or hostilities of any kind (e.g., invasion, rebellion, insurrection); confiscation by order of any government, public authority, or customs official; risks of contraband; illegal activity or acts; radioactive
- items lost, damaged, or stolen under the care and control of a third party or common carrier;
- manufacturer's defects;
- items at an unoccupied construction site.

### How to File a Claim

Remember, to insure prompt processing of your claim, you need to report any theft or damage immediately following the date of the Occurrence, including for gifts purchased with the Card. Remember also, you need to retain your receipts and your damaged item (if required) until the claim

1. Call toll-free 1-800-322-1277 to report your claim (overseas, call collect at

Note: You must report your claim within 30 days from the date of

- 2. You may be sent a Purchase Protection Claim Form which you must complete, front and back, sign, and return to the claims office with the following required documents' (keep copies for your own records):
  - the American Express charge receipt;

the original itemized store receipt;

- the insurance declaration forms for your other sources of insurance or indemnity (e.g., homeowner's or renter's insurance);
- a photograph of and/or repair estimate for the damaged item (damage claims only); and
- for theft and vandalism claims, a report regarding the stolen or vandalized items must be filed with the appropriate authority before you call to file a claim with the Purchase Protection Plan.

Note: You must return your completed claim form and required documents within 60 days from the date of Occurrence to remain eligible for coverage.

3. The program administrator will decide whether to have the item repaired or replaced, or to reimburse you (cash or credit') up to the amount charged to the Card, and not to exceed the original purchase price. The Purchase Protection Plan does not reimburse for shipping and handling expenses, or installation, assembly, or other service charges. Note: No payment will be made for invalid claims or on any claims not substantiated in the manner required by the Insurer.

4. For damage claims, you may be required to send in the damaged item(s), at your expense, for further evaluation of your claim. Note: If requested, you must send in the damaged tiem within 30

days from the date of request to remain eligible for coverage.

## Important Additional Information for You

The benefits provided under the Purchase Protection Plan apply only to you. Only you have any legal or equitable right, remedy, or claim to insurance proceeds and/or damages under or arising from the Purchase Protection

All reasonable and practical steps must be taken to avoid or lessen any chance of property covered by the Purchase Protection Plan being stolen or damaged.

When a benefit has been paid under the Purchase Protection Plan, the Insurer becomes subrogated, to the extent of such payment, to all your rights and remedies against any responsible party. Upon our request, you must provide us reasonable assistance, including signing documents if necessary, to bring suit in your name.

The Purchase Protection Plan is underwritten by AMEX Assurance Company ("insurer"), Administrative Office, Green Bay, Wisconsin. This document serves only as a description of coverage and is not a policy or contract of insurance; the actual terms, conditions and exclusions of Policy AX0951 ("Policy") govern the Purchase Protection Plan. The Policy has been issued to American Express Travel Related Services Company, Inc. ("American Express"), the Policyholder. This document replaces all existing prior Descriptions of Coverage for the Purchase Protection Plan.

Kenned J. Cal

Kenneth J. Ciak, President AMEX Assurance Company 6726-11-01

Timothy Meehan, Secretary AMEX Assurance Company

1. For those eligible and enrolled in the Membership Rewards program, the cost of a covered product may also be purchased through redemption of a Membership Rewards program redemption certificate.

Document 2

2. For those eligible and enrolled in the Membership Rewards program, benefits are also paid when the purchased item is received through the redemption of a Membership Rewards program redemption certificate.

3. Credit reimbursement does not apply to New York State residents.

4. For those eligible and enrolled in the Membership Rewards program, payment or credit will not exceed the original assigned value of the personal property received through redemption of a Membership Rewards program redemption certificate up to the stated limits, excluding shipping and handling expenses. 5. Important note for those enrolled in the Membership Rewards

program: A Membership Rewards program redemption certificate can only be redeemed by eligible Cardmembers. Benefits will not be paid when a Membership Rewards program redemption certificate has been transferred to non-eligible Cardmembers and/or non-Cardmembers.

6. Does not apply to New York State residents. 7. When eligible and enrolled in the Membership Rewards program, proof of assigned value placed on such property when using a Membership Rewards program redemption certificate, must be submitted in addition to other required documents.

## CONTRACTOR OF A SECURITION OF THE PARTY OF T

Description of Coverage

How the Buyer's Assurance Plan Works. When a Cardimember charges the entire cost of a covered product with his or her Card Account's the Buyer's Assurance Plan will extend the terms of the original manufacturer's warranty for a period of time equal to the duration of the original manufacturer's warranty, up to one additional year, on warranties of five years or less that are eligible in the U.S.

#### How You Benefit

- The Buyer's Assurance Plan mirrors manufacturers' warranties for covered products purchased entirely with your Card Account, up to one
- When your covered product's manufacturer's warranty expires, the Buyer's Assurance Plan takes effect. The Buyer's Assurance Plan cannot pay more than the actual amount charged to your Card for the item or \$10,000, whichever is less (not to exceed \$50,000 per Cardmember Account per policy year for all Occurrences combined).
- Coverage is provided for any product malfunction, defect or damage covered by the terms of the product's original warranty ("Occurrence") -
- For items charged entirely with the Card, the program administrator will decide whether to have the item repaired or replaced, or to reimburse you (cash or credit'), not to exceed the original purchase price. The Buyer's Assurance Plan does not reimburse for shipping and handling expenses or installation, assembly, professional advice, maintenance or other service
- Where the personal property consists of articles in a pair or set, this Policy shall be liable for one item in the pair or set which form the basis of
- No product registration or enrollment is required for any covered products, including gifts purchased for others.

#### Who is Covered

You are covered under this Plan and coverage remains effective as long as you are a U.S. Resident Cardmember, that is, the American Express Card has been issued to you in your name, and you maintain your Permanent Residence within the 50 United States of America, the District of Columbia, Puerto Rico or the U.S. Virgin Islands.

Your Permanent Residence is considered your primary dwelling place.

#### Key Terms to Know

- Benefits will not be paid if, on the date of Occurrence, on the date of claim filing, or on the date of would-be claim payment, any amount due on your Card Account is unpaid for one or more billing cycle(s) or your Card Account is canceled.5
- You must provide proof of purchase and satisfactory proof of the covered Occurrence while coverage is in effect to qualify for benefits under the Buyer's Assurance Plan. Remember to keep all your American Express charge receipts, original store receipts, original manufacturers warranties, and products requiring repair.

  If you purchase an additional service contract or extended warranty with
- a product which is otherwise eligible under the Buyer's Assurance Plan, and the combined coverage provided by both the original manufacturer's warranty and the purchased service contract does not exceed five years, then the product is eligible for coverage under the Buyer's Assurance Plan. The Buyer's Assurance Plan will extend the warranty time period and mirror coverage of the original manufacturer's warranty up to one additional year after both the original manufacturer's warranty and the purchased service contract have expired. If, however, you purchase an

Filed 11/30/2004 Express Sepace Plan with a numbase from American Express Merchandise Service She Buyers And Jan will apply before the service plan is in effect. If the combined coverage of the original manufactural in years then the product purchased is not eligible under the Buyer's Assurance Plan and no coverage applies.

 If you buy an additional service contract or an extended warranty for a computer, computer component or part that already comes with an original U.S. manufacturer's warranty, unless such coverage is provided from, and administered by, the original manufacturer, coverage under the Buyer's Assurance Plan does not apply.

#### **Products Not Covered**

products not having manufacturers' warranties valid in the U.S.;

at the time of purchase, used, rebuilt, refurbished or remanufactured items;

products covered by an unconditional satisfaction guarantee;

motorized vehicles (such as cars, trucks, motorcycles, boats, aimlanes) and their parts, subject to high risk, combustible wear and tear, or mileage stipulations (including batteries, carburetors, pipes, hoses, pistons, brakes, tires, or mufflers);

motorized devices and their parts used for agriculture, landscaping,

- demolition or construction;
   motorized devices and their parts which are permanent additions or fixtures to a residential or commercial building;
- business fixtures, including, but not limited to, air conditioners, refrigerators, heaters,
- land or buildings,
- consumable or perishable items;
- animals or living plants;
- one-of-a-kind products which cannot be replaced;
- items purchased for resale, professional, or commercial use;
   items still under installment billing (except those purchased from American Express Merchandise Services); and
- products with manufacturers' warranties, or combined manufacturer's warranties and service plan agreements, lasting in excess of five years.

### Occurrences Not Covered

- any physical damage, including damage as a direct result of natural disaster or a power surge, except to the extent the manufacturer's warranty covers damage;
- Occurrences caused by any of the following: fraud: abuse; war or hostilities of any kind (e.g., invasion, rebellion, insurrection); confiscation by order of any government, public authority, or customs official; risks of contraband; illegal activity or acts; radioactive contamination;
- mechanical failure covered under product recall;
- all Occurrences that take place outside the Buyer's Assurance Plan coverage effective period.

#### How to File a Claim

Remember, you need to report any Occurrence immediately, including that for gifts purchased with the Card. Remember also, you need to retain your receipts, the original manufacturer's warranty and the product requiring repair until the claim process is complete. You may also be asked to obtain a

1. Call toll-free 1-800-225-3750 to notify us of your claim (overseas, call Note: You must report your claim within 30 days from the date of collect at 1-303-273-6498).

The program administrator will decide whether to have the item repaired or replaced, or to reimburse you (cash or credit') up to the amount charged to the Card, and not to exceed the original purchase price. The Buyer's Assurance Plan does not reimburse for shipping and handling expenses or installation, assembly, or other service charges. Note: No payment will be made for invalid claims or claims not

substantiated in the manner required by the insurer. 3. You must return all requested documentation within 60 days from the

date of Occurrence to remain eligible for coverage.

4. For some claims, you may be required to send in the damaged product, at

your expense, for further evaluation of your claim. Note: If requested, you must send in the damaged product within 30 days from the date of request to remain eligible for coverage.

### Additional Information for You

The benefits provided under the Buyer's Assurance Plan apply only to you and Additional Cardmembers on your Account. Only you and those persons have any legal or equitable right, remedy, or claim to insurance proceeds and/or damages under or arising from the Buyer's Assurance Plan. Subject to the terms and conditions of the Plan, if the Cardmember is notified that any warranty has ended for any reason (such as bankruptcy of the manufacturer or other responsible party), the Buyer's Assurance Plan will continue to provide coverage, not to exceed one year from the date the Cardmember is notified of such an event. The Cardmember may be asked to provide proof in the form of a public announcement or other official documentation.

The Buyer's Assurance Plan is underwritten by AMEX Assurance Company ("Insurer"), Administrative Office, Green Bay, Wisconsin. This document serves only as a description of coverage and is not a policy or contract of insurance; the actual terms, conditions and exclusions of Policy AX0953 ("Policy") govern the Buyer's Assurance Plan. The Policy has been issued to American Express Travel Related Services Company, Inc. ("American Express"), the Policyholder. This document replaces all existing prior Descriptions of Coverage for the Buyer's Assurance Plan.

Kemind J. Call Alechy

Kenneth J. Ciak, President AMEX Assurance Company 6717-11-01

Timothy Meehan, Secretary AMEX Assurance Company

- 1. For those eligible and enrolled in the Membership Rewards program, the entire cost of a covered product may also be purchased through redemption of a Membership Rewards program redemption certificate.
- Credit reimbursement does not apply to New York State residents.
   For those eligible and enrolled in the Membership Rewards program, payment or credit will not exceed the original assigned program, payment or creat and not exceed the original assignativative of the personal property received through redemption of a Membership Rewards program redemption certificate up to the stated limits, excluding shipping and handling expense.

  4. Important note for those enrolled in the Membership Rewards.
- program: A Membership Rewards program redemption certificate can only be redeemed by eligible Cardmembers. Benefits will not be paid when a Membership Rewards program redemption certificate has been transferred to non-eligible Cardmembers and/or non-Cardmembers.
- 5. Does not apply to New York State residents.



Description of Coverage Car Rental Loss and Damage Insurance provides the Cardmember, if the Cardmember is the primary renter, (as defined below) with insurance coverage for damage to or their of most Rental Autos when the Cardmember uses the Card (as described below) to reserve and pay for an auto rental from any Commercial Car Rental Company ("Rental Company") other than those located in Australia, Ireland, Israel, Italy, Jamaica, and New Zealand. This coverage is always EXCESS insurance.

Who is Eligible for Coverage

You are eligible for coverage if you are a U.S. Personal, Gold, Rewards Plus Gold Cardmember ("Cardmember"). You are a U.S. Personal, Gold, Rewards Plus Codd Cardmember ("Cardmember"). Plus Gold Cardmember if (1) you are an American Express Basic or Additional Cardmember and a Personal, Gold, Rewards Plus Gold Card (referred to as the "Card") is issued in your name, and (2) your Card Account is billed from a U.S. operating center in U.S. dollars. A Personal, Gold, Rewards Plus Gold Cardmember who is enrolled at an accredited four-year college, university or graduate school in the United

States and is receiving student benefits provided as a benefit of Cardmembership is not eligible for benefits under this Policy. You are also eligible for coverage under the policy if you are a Fidelity American Express® Card, Fidelity American Express® Gold Card, American Express\* Investment Management Account Platinum Card, American Express\* Investment Management Account Gold Card, Optima\* Platinum Cash Rebate Card or Rewards Plus Gold Cardmember, Delta SkyMiles® Credit Cardmember, Gold Delta SkyMiles\* Credit Cardmember, Platinum Delta SkyMiles\* Credit Cardmember, Optima\* Platinum Cardmember, Blue from American Express, American Express Credit Card, Starwood Preferred Guest Credit Card from American Express, The American Express\* Golf Cardmember, EasyMiles Cardmember, The Hilton HHonors\* Platinum Credit Card from American Express Cardmember, The Small Business Card from American Express Cardmember, American Express\* Credit Card or an Optima Cardmember of an Account status and class that is provided Car Rental Loss and Damage Insurance as a benefit of Optima Cardmembership ("Cardmember"). You are a Fidelity American Express\* Card, Fidelity American Express® Gold Card, American Express® Investment Management Account Platinum Card, American Express Investment Management Account Gold Card, Gold Optima Platinum Cash Rebate Card or Rewards Plus Gold Cardmember, Delta SkyMiles® Credit Cardmember, Gold Delta SkyMiles\* Credit Cardmember, Platinum Delta SkyMiles\* Credit Cardmember, Optima\* Platinum Cardmember, Starwood Preferred Guest Credit Cardmember from American Express, The American Express® Golf Cardmember, EasyMiles Cardmember, The Hilton HHonors® Platinum Credit Card from American Express Cardinember, The Small Business Card from American Express Cardmember, or an Optima Cardmember of an Account status and class if (1) an Optima® Card or American Express Credit Card (the "Card") is issued in your name, (2) you have received this description of coverage in conjunction with your current Card Account, and (3) your Card Account is billed from a U.S. Operating Center in U.S. dollars. The Policy covers Optima Cardmembers and

American Express Cardinembers only of certain Account statuses and "Commercial Car Rental Company" or "Car Rental Company" means any Commercial Car Rental agency which rents Rental Autos. For the purposes of this Description of Coverage, Commercial Car Rental Company means "Rental Company."

**How to Activate Coverage** 

Coverage for theft of or damage to a Rental Auto is activated when the Cardmember:3

1. presents his or her eligible Card to the Rental Company to reserve the Rental Auto, by making a reservation; or by placing a hold or deposit at the time the Rental Auto is checked out;

- pays for a partial collision damage waiver, offered by the Rental Company;
  3. is the primary renter, which is defined as the Cardmember, who is named
- on the written agreement with the Rental Company as the person renting and taking control and possession of the Rental Auto ("Primary Renter");
- 4. uses the Card to pay for the entire auto rental from the Rental Company at the time of vehicle return.

Coverage continues in effect while the Cardmember remains in control and possession of the Rental Auto. A Cardmember, who is physically challenged and unable to operate the Rental Auto, may be the Primary Renter if he/she is the Cardmember entering into the rental transaction.

### When Coverage Terminates

Coverage for theft of or damage to the Rental Auto terminates when:

- the Rental Company resumes control of the Rental Auto, or 30 consecutive days after the Rental Auto was checked out, whichever is earlier;
  • the Policy is canceled.

### Length of Coverage

Car Rental Loss and Damage Insurance covers eligible Rental Autos when rented under a written rental agreement from a Rental Company for no more than 30 consecutive days.

Note: In no event shall coverage be provided when the Cardmember rents a Rental Auto beyond 30 consecutive days from the same Rental Company, regardless of whether the original agreement is extended, or a new written agreement is entered into, or a new vehicle is rented.

Additionally, no coverage will be provided when the Primary Renter rents a Rental Auto for more than 30 consecutive days out of a 45-day period within the same geographic market/location (75 mile radius).

#### What is Covered

Car Rental Loss and Damage Insurance reimburses a Cardmember for payments for damage to or theft of a Rental Auto that the Cardmember is required to make, up to the lesser of: 1) the actual cost to repair the Rental Auto, 2) the wholesale Book value minus salvage and depreciation costs, or 3) the purchase invoice price of the Rental Auto minus salvage and depreciation costs. The coverage also reimburses the Cardmember for reasonable charges (those charges incurred at the closest facility that are usual and customary in the vicinity in which the Loss or disablement took place) imposed by the Rental Company, such as towing or storage. Car Rental Loss and Damage Insurance covers no other type of loss. For example, in the event of a collision involving the Cardmember's Rental Auto, damage to any other driver's car or the Injury of anyone or anything is not

Note: This policy does not provide liability coverage for Uninsured Motorists; benefits under any Workers' Compensation law, Disability benefits law or other mandated Government Plans.

### What Excess Coverage Means

Car Rental Loss and Damage Insurance is an excess insurance plan. This means that this excess coverage will reimburse the Cardmember only for losses/expenses not covered by plans, such as a partial collision damage waiver, any personal auto insurance, employer's auto insurance or reimbursement plan or other sources of insurance. When these other plans apply, a Cardmember must first seek payment or reimbursement and receive a determination based on the stated terms of such other Plans, that any such Plans do not provide coverage before this excess coverage will reimburse the Cardmember.

#### Vehicles Not Covered

Car Rental Loss and Damage Insurance does not cover rentals of:

- expensive cars, which means cars with an original manufacturer's suggested retail price of \$50,000 or more when new;
- suggested retain price of \$50,000 of inforewheat retail, exotic cars regardless of year or value, including, but not limited to, exotic cars regardless of year or value, including, but not limited to, exotic cars regardless of year or value, including the result of th NSX, Mercedes SL, SLK, S Coupe and E320 Coupe and Convertible, BMW M3, Z3 and 8 Series, Cadillac Allante and all Porsche, Ferrari, Lamborghini, Maserati, Aston Martin, Lotus, Bugatti, Vector, Shelby Cobra, Bentley, Rolls Royce;
- trucks, pick-ups, cargo vans, custom vans;
   tull-sized vans, including, but not limited to, Ford Econoline or Club Wagon, Chevy Van or Sportvan, GMC Vandura and Rally, Dodge Ram Vans and Ram Wagon;
- vehicles which have been customized or modified from the manufacturer's factory specifications except for driver's assistance equipment for the physically challenged;
- vehicles used for hire or commercial purposes;
- mini-vans used for commercial hire;

Note: Passenger Mini-Vans (Not Cargo Mini-Vans) with factory specified seating capacity of eight passengers or less, including, but not limited to, Dodge Caravan, Plymouth Voyager, Ford Windstar and Nissan Quest, are covered when rented for personal or business use

- antique cars, which means cars that are 20 years old or have not been manufactured for ten or more years;
- full-sized sport utility vehicles, including, but not limited to, Chevrolet/GMC Suburban, Tahoe and Yukon, Ford Expedition, Lincoln Navigator, Toyota Land Cruiser, Lexus LX450, Range Rover or full-sized Ford Bronco;
- sport/utility vehicles when driven "off-road"; and

Case 1:04-cv-12462-MLW Document of similar both (CDN 1/80/Por Compact sport/utility rehicles, including, but not limited to,

2. declines the full Collision barnage waiver, offered by the Rental Company;

Port Explorer, Jeep Brand Cherokee Nisson Pathfinder, Toyola Four Ford Explorer, Jeep Brand Cherokee Nisson Pathfinder, Toyola Four Ford Explorer, Jeep Brand Cherokee Nisson Pathfinder, Toyola Four Ford Explorer, Jeep Brand Cherokee Nisson Pathfinder, Toyola Four Ford Explorer, Jeep Brand Cherokee Nisson Pathfinder, Toyola Four Ford Explorer, Jeep Brand Cherokee Nisson Pathfinder, Toyola Four Ford Explorer, Jeep Brand Cherokee Nisson Pathfinder, Toyola Four Ford Explorer, Jeep Brand Cherokee Nisson Pathfinder, Toyola Four Ford Explorer, Jeep Brand Cherokee Nisson Pathfinder, Toyola Four Ford Explorer, Jeep Brand Cherokee Nisson Pathfinder, Toyola Four Ford Explorer, Jeep Brand Cherokee Nisson Pathfinder, Toyola Four Ford Explorer, Jeep Brand Cherokee Nisson Pathfinder, Toyola Four Ford Explorer, Jeep Brand Cherokee Nisson Pathfinder, Toyola Four Ford Explorer, Jeep Brand Cherokee Nisson Pathfinder, Toyola Four Ford Explorer, Jeep Brand Cherokee Nisson Pathfinder, Toyola Four Ford Explorer, Jeep Brand Cherokee Nisson Pathfinder, Toyola Four Ford Explorer, Jeep Brand Cherokee Nisson Pathfinder, Toyola Four Ford Explorer, Jeep Brand Cherokee Nisson Pathfinder, Toyola Four Ford Explorer, Jeep Brand Cherokee Nisson Pathfinder, Toyola Four Ford Explorer, Jeep Brand Cherokee Nisson Pathfinder, Toyola Four Ford Explorer, Jeep Brand Cherokee Nisson Pathfinder, Toyola Four Ford Explorer, Jeep Brand Cherokee Nisson Pathfinder, Toyola Four Ford Explorer, Jeep Brand Cherokee Nisson Pathfinder, Toyola Four Ford Explorer, Jeep Brand Cherokee Nisson Pathfinder, Toyola Four Ford Explorer, Jeep Brand Cherokee Nisson Pathfinder, Toyola Four Ford Explorer, Jeep Brand Cherokee Nisson Pathfinder, Toyola Four Ford Explorer, Jeep Brand Cherokee Nisson Pathfinder, Toyola Ford Ford Explorer, Jeep Brand Cherokee Nisson Pathfinder, Toyol Runner, Cherrolet Blazer, and Isuzu Trooper and Rodeo are covered wben driven on paved roads.

 off-road vehicles, motorcycles, mopeds, recreational vehicles, golf or motorized carts, campers, trailers and any other vehicle which is not a Rental Auto.

#### Losses Not Covered

Car Rental Loss and Damage Insurance does not cover losses caused by or contributed to by:

- operation of the Rental Auto in violation of the terms and conditions of the Rental Company agreement (including but not limited to losses occurring when: a person not permitted to operate the vehicle pursuant to terms of the rental agreement was in possession or control of the vehicle; or, driving the vehicle outside of the authorized rental territory); leased or mini-leased vehicles;
- costs attributed to the Commercial Car Rental Company's normal course of doing business;
- Intentional damage; illegal activity, such as losses where the Rental Auto was used for, or involved in illegal activity or felony;
- pre-existing conditions, damage or defect;
- alcohol intoxication on the part of the driver, as defined in the state where the Accident occurred:
- voluntarily taking any drug or acting under the influence or effect of that drug (unless taken as prescribed or administered by a Doctor);
- war or military activity;
- radioactivity;
- confiscation by authority;
  - wear and tear, including gradual deterioration;
- damage which is due and confined to freezing, mechanical or electrical breakdown or failure unless such damage results from a theft covered by
- failure to return keys to the Rental Company when the vehicle
- theft or damage to unsecured vehicles;
- theft of or damage to tires (flats or blowouts), unless damaged by fire, malicious mischief, vandalism, or stolen, unless the loss is coincident with and from the same cause as other loss covered by the Policy; and off-road operation of the vehicle.

Car Rental Loss and Damage Insurance does not cover, and benefits will not be paid for:

- sales tax related to repair of damages, unless reimbursement of such sales tax is required by law;
- damage to any vehicle other than the Rental Auto;
- damage to any property other than the Rental Auto, owner's property, or items not permanently attached to the Rental Auto;
- the Injury of anyone or anything;
   expenses assumed, waived or paid for by the Rental Company or its
- expenses covered by the Cardmember's personal auto insurer, employer or employer's insurer, or authorized driver's insurer;
- value added tax or similar tax, unless reimbursement of such tax is required by law;
- loss of use fees imposed by the Rental Company;
- diminishment of value;
- any Rental Auto used for hire or commercial purposes; and
- depreciation, unless reimbursement for depreciation is required by law.

A Cardmember must notify the Car Rental Loss and Damage Claims Unit toll-free at 1-800-338-1670 in the U.S. only or call 1-440-914-2950 from other locations worldwide, within 48 hours or as soon as reasonably possible following a loss.

A representative will answer any questions a Cardinember may have and will send the Cardmember a claim form with instructions. Complete and sign the claim form. Written proof of loss, which includes the claim form and all other requested documentation (listed below), must be received within 60 days following the date of the damage or theft by: American Express Car Rental Loss and Damage Claims Unit, c/o: United Financial Adjusting Company, PO Box 94729, Cleveland, Ohio 44101-4729. If the proof of loss and other documentation is not received within 60 days of the date of loss, coverage may be denied.

Required documentation may consist of, but is not limited to:

- our signed and completed claim form;
- an itemized repair bill;
- a copy of charge Slip for the rental of the Rental Auto, Rental Auto contract or machine generated receipt to show rental was charged and paid for with an American Express Card;
- a police report (if applicable);
- photos of the damaged vehicle, if available;
- a copy of the Cardmember's, authorized driver's or employer's auto insurance coverage, or a notarized letter stating no insurance;
- a copy of all claim documents and correspondence, provided by the Car Rental Company;
- a copy of the Rental Company's utilization log;
- a copy of the driver's license of the Cardmember and/or authorized driver, unless the driver's license number shows on the rental agreement;
- a copy of the written rental agreement, front and back, which documents when the Rental Auto was checked out and checked in; and
- information pertaining to other available insurance coverage(s).

Cardinember cooperation with issues related to their benefits is required. If all required documentation is not received within 180 days of the date of los

any of the following Cards, or the extended payment Account offers BO/2 Property Person's entire fare for such trip on that Common Carrier Conveyance has been actually citarget to 3 Specific American Express conjunction with any of the following, issued by American Express Conveyance has been actually citarget to 3 Specific American Express Card Account prior to any Uniture. Case 1:04-cv-12462-MLW

(except for documentation which has not been furnished for reasons beyond the Cardmember's control), coverage may be denied.

#### How Benefits are Paid

All Car Rental Loss and Damage Insurance payments reimbursable under the policy are payable to the Cardmember, except that payment may be made, at the discretion of the Insurer, jointly to the Cardmember and the Commercial Car Rental Company when the Car Rental Company has not been reimbursed for the covered loss or damage, or the Cardmember has not validly assigned his/her payments to the Rental Company or any other party. Note: Benefits will not be paid if, on the date of loss, on the date of claim filing, or on the date of potential claim payment, any amount due on your Card Account is past due or your Card is canceled.

**Rights of Recovery** 

In the event of a payment under this Policy, the Insurer is entitled to all the rights of recovery that the Cardinember, to whom payment was made, has against another. That Cardinember must sign and deliver to the Insurer any legal papers relating to that recovery, do whatever else is necessary to help the Insurer exercise those rights and do nothing after Loss to harm the Insurer's

When a Cardmember or Commercial Car Rental Company has been paid damages under Policy AX0925, and also recovers from another, the amount recovered from the other shall be held by that Cardmember or Commercial Car Rental Company in trust for the Insurer and reimbursed to the extent of

As a condition precedent to coverage, the Cardmember is required, and has a duty to fully cooperate with the Insurer in any investigations, subrogation matters or legal proceedings by providing copies of any and all legal notices and any and all statements, including swom statements and contributing any other papers and documents to reasonably assist in the disposition of the legal matter.

**Notification of Legal Action** 

When a Cardmember is served with suit and/or summons papers relating to a Car Rental Loss and Damage claim, the Cardmember must notify (see address and phone number under "Claims Notice" section) and provide copies of the suit or summons papers to the Car Rental Loss and Damage Claims Unit within 15 days of when the Cardmember is served. Failure to comply may result in denial of benefits.

### Additional Information for You

This coverage is underwritten by AMEX Assurance Company ("Insurer") through insurance Policy AX0925 (the "Policy") issued to American Express Travel Related Services Company, Inc. and its participating subsidiaries, affiliates and licensees. The Policy may be changed or terminated. This Description of Coverage is an important document. Please keep it in a

safe place. Although it describes the present form of insurance as it exists at the time of printing, this document is not the Policy or contract of insurance. The benefits described in this document are subject to all of the terms, conditions and exclusions of the Policy issued by the underwriter. This document replaces any prior Description of Coverage under the Policy which may have been furnished to the Cardinember.

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Timothy Meehan, Secretary AMEX Assurance Company (01/02)

Kenneth j. Ciak, President AMEX Assurance Company 6679-11-97

1. For those eligible and enrolled in the Membership Rewards, if a Membership Rewards redemption certificate is used, coverage is provided only to Rental Autos rented in the United States of America.

2. When used in conjunction with a Membership Rewards redemption certificate, the participating Car Rental Companies are limited to Hertz, National and Budget.

3. If eligible and enrolled in the Membership Rewards, coverage is also activated when the Cardmember (1) presents a Membership activated when the carametrical (1) presents a membership Rewards redemption certificate and (2) uses a Membership Rewards redemption certificate at a participating Commercial Car Rental Company. Important note for those enrolled in the Membership Rewards: A Membership Rewards redemption certificate can only be redeemed by eligible Cardmembers. Benefits will not be paid when a Membership Rewards redemption certificate has been transferred to non-eligible Cardmembers and/or non-Cardmembers.

4. Does not apply to New York State residents.



Description of Coverage

Covered Persons: A person shall be a Covered Person under the Blanket Master Group Policy AXO948 (the "Policy") only if:

1. he or she is:

a. For \$100,000 coverage, a Basic or Additional Cardmember who has

Travel Related Services Company, Inc. or its participating subsidiaries ("American Express") in his or her name: American Express" Rewards Green Card, American Express\* Preferred Rewards Green Card, American Express\* Rewards Gold Card, American Express\* Preferred Rewards Gold Card, American Express® Business Card, American Express\* Cash Rebate Card, American Express\* Community Business, American Express® Credit Card, American Express® Investment Management Account Gold Card, American Express® Costco Cash Rehate Credit Card, The American Express® Costco Card (IDC): American Express® Costco Business Card, Bank of Hawaii Credit Card from American Express, Bank of Hawaii Gold Credit Card from American Express, Best Rate Card, Blue for Business from American Express, Blue for Students\*, Blue from American Express, Business Capital Line from OPEN: The Small Business Network\*, Business Gold Card from OPEN: The Small Business Network™, American Express Business Management Account from OPEN: The Small Business Networks, Business Membership Rewards, Card, American Express Business Purchase Account from OPEN: The Small Business Networks, Buyer's Bonus Card, Continental OnePass Credit Card from American Express, Corporate Card from OPEN: The Small Business Networks including beginning with Account number 37134, American Express Business Cash Rebate Card from OPEN: The Small Business Network\* Corporate Costco Card from OPEN: The Small Business Networks Delta SkyMiles® Business Credit Card from OPEN: The Small Business Network<sup>58</sup>, Gold Delta SkyMiles® Business Credit Card from OPEN: The Small Business Network<sup>58</sup>, Delta SkyMiles® Credit Card, Delta SkyMiles\* Options Card, American Express Executive Business Card from OPEN. The Small Business Network\*, Gold American Express Portfolio Credit Card, Gold Card, Gold Delta SkyMiles® Credit Card, Gold Senior Card, Gold Student Card, Membership Rewards\* Credit Card from American Express, Membership Rewards Options™ Credit Card from American Express, National Multiple Sclerosis Credit Card, Optima® Card Accounts, Optima® Cash Rewards Card, Optima® Gold Card, Optima® Platinum Card, Optima® Platinum Cash Rebate Card, Optima® Platinum Preferred Card, Personal Card, Personal Choice Card, Personal Senior Card, Personal Student Card, Platinum Cash Rebate Card, Platinum Delta SkyMiles\* Credit Card, Platinum ShopRite Credit Card from American Express, Starwood Preferred Guest Credit Card from American Express, The American Express® Golf Card, The Fidelity American Express® Card, The Fidelity American Express® Gold Card, The Hilton HHonors® Platinum Credit Card from American Express, Binghamton Savings Bank Gold Credit Card from American Express, Binghamton Savings Bank Business Credit Card from American Express, The New York Knicks Card from American Express, The New York Rangers Card from American Express, The Small Business Card from American Express; or

b. For \$250,000 coverage, a Basic or Additional Cardmember who has a Rewards Plus Gold Card, Corporate Rewards Plus Gold Card or the extended payment Account offered in conjunction with and issued by American Express Travel Related Services Company, Inc. or its participating subsidiaries ("American Express") in his or her name; or

c. For \$500,000 coverage, a Basic or Additional Cardmember who has a Platinum Card\*, Fidelity American Express Platinum Card\* American Express\* Investment Management Account Platinum Card, American Express Business Platinum Card\* from OPEN: The Small Business Network<sup>58</sup>, Lexus Platinum Card\*, American Express Platinum Financial Services Card, LAC IDC Platinum or the extended payment Account offered in conjunction with and issued by American Express Travel Related Services Company, Inc. or its participating subsidiaries ("American Express") in his or her name on a Platinum

d. For \$1,500,000 coverage, a Basic or Additional Cardmember who has a Centurion Card, American Express\* Business Centurion Card\* from OPEN: The Small Business Network or the extended payment Account offered in conjunction with and issued by American Express Travel Related Services Company, Inc. or its participating subsidiaries ("American Express") in his or her name on a Centurion Card

e. the spouse, Domestic Partner or dependent child under age 23 of any eligible person described in (a), (b), (c), (d) above; and 2. his or her Permanent Residence is in the 50 United States of America,

District of Columbia, Puerto Rico, or U.S. Virgin Islands.

"Accident" whenever used in this Policy means an unexpected event which causes Injury and shall also include exposure resulting from a mishap on a Common Carrier Conveyance in which the Covered Person is traveling. "Additional Cardmember" means any individual who has received an American Express Card at the request of a Basic Cardmember for use in connection with the Basic Cardmember's American Express Card Account. "American Express Card" shall mean, unless otherwise specified, any of the Cards or Accounts listed above under Covered Persons.

"Basic Cardmember" means any individual who has asked American Express to issue one or more American Express Cards and who has an American Express Card Account.

"Common Carrier Conveyance" means an air, land or water vehicle (other than a rental) licensed to carry passengers for hire and available to the public. A trip is a "Covered Trip" if:

 it is a trip taken by the Covered Person between the point of departure and the final destination as shown on the Covered Person's ticket or verification issued by the Common Carrier Conveyance; and

"Domestic Partner" means a person of the same or opposite gender who meets the following requirements:

- 1. has shared a residence with the Basic or Additional Cardmember for the last 12 months and plans to continue doing so;
- 2. is not married to any other person and is not committed to another Domestic Partner;
- is at least 18 years old;
- 4. is not related to the Basic or Additional Cardmember by blood closer than would bar marriage per state law; and
- is financially interdependent with the Basic or Additional Cardinember and documentation of mutual financial support such as copies of joint home ownership or lease, common bank accounts, credit cards or investments can be supplied.

"Injury" means bodily injury which:

- 1. is caused by an Accident which occurs while the Covered Person's insurance is in force under the Policy; and
- results in loss insured by the Policy, and 3. creates a loss due, directly and independently of all other causes, to such

"Permanent Residence" means the Covered Person's one primary dwelling place, where the Covered Person permanently resides.

As a benefit of Cardmembership, the Covered Person will receive a benefit level of \$100,000 - \$250,000 - \$500,000 - \$1,500,000 depending on the type of American Express Card Account used to charge the Common Carrier Conveyance fare for the Covered Trip. Please refer to the

Covered Persons section of this Description of Coverage. If you are still unsure what benefit level of coverage applies to your American Express Card, please contact the Customer Service Center toll-free number listed on the back of your Card, also shown on your Card statement.

| 011 100 011 0   |                                     |  |
|---|-------------------------------------|--|
| <u>Table of Losses</u><br>Loss of Life  | \$100,000                           | \$250,000  |
| Dismemberment Loss of both hands or both feet Loss of one hand and one foot Loss of entire sight of both eyes         | \$100,000<br>\$100,000<br>\$100,000 | \$250,000<br>\$250,000<br>\$250,000                      |
| Loss of entire sight of one eye and one hand or one foot Loss of one hand or one foot Loss of entire sight of one eye | \$100,000<br>\$50,000<br>\$50,000   | \$250,000<br>\$125,000<br>\$125,000                      |
| <u>Table of Losses</u><br>Loss of Life  | \$500,000                           | \$1,500,000  |
| Dismemberment Loss of both hands or both feet Loss of one hand and one foot Loss of entire sight of both eyes         | \$500,000<br>\$500,000<br>\$500,000 | \$1,500,000<br>\$1,500,000<br>\$1,500,000                |
| and one hand or one foot Loss of one hand or one foot   | \$500,000<br>\$250,000<br>\$250,000 | \$1,500,000<br>\$750,000<br>\$750,000<br>ns complete and |

"Loss" as used above with reference to hand or foot means complete and permanent severance through or above the wrist or ankle joint, and as used with reference to eye means the irrecoverable loss of the entire sight of such

### \$100,000 - \$250,000 - \$500,000 - \$1,500,000 Maximum Indomnity per Covered Person

In no event will multiple American Express Cards obligate the Company to pay for more than one loss sustained by any one individual Covered Person as a result of any one Accident. The Company's obligation under the Policy will be determined according to the highest amount payable under the specific American Express Card actually used to charge the Common Carrier Conveyance fare for the Covered Trip as stated in the

In no event will a loss from an injury while coverage is in force under the Policy AX0948 obligate the Company to pay benefits under Policy AX0949, the Company's Business Travel Accident Insurance Policy, in addition to any benefits payable by the Company under the Policy AX0948. The American Express Cards listed under this Policy do not receive coverage under Policy AX0949.

## **Accidental Death and Dismemberment Benefit**

The Company will pay the applicable benefit amount as determined from the Table of Losses if a Covered Person suffers a loss from an Injury while coverage is in force under the Policy, but only if such loss occurs within 100 days after the date of the Accident which caused the Injury. Benefits will be paid for the greatest loss. In no event will the Company pay for more than one loss sustained by the Covered Person as the result of any one Accident.

#### Description of Benefits

Common Carrier Benefit: This Benefit is payable if the Covered Person sustains Injury as a result of an Accident which occurs while riding solely as a passenger in, or boarding, or alighting from or being struck by a Common Carrier Conveyance used on a Covered Trip.

### Exposure and Disappearance

If the Covered Person is unavoidably exposed to the elements because of an Accident on a Covered Trip which results in the disappearance, sinking or wrecking of the Common Carrier Conveyance, and if as a result of such exposure, the Covered Person suffers a loss for which benefits are otherwise payable under the Policy, such loss will be covered under the Policy.

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Notice to Florida Residents Only: The Benefits of the balls of a state other

To be eligible for Credit Protection Plan insurance you must be the primary to be eligible for Credit Protection Plan insurance you must be the primary to be eligible for Credit Protection Plan insurance you must be the primary to be eligible for Credit Protection Plan insurance you must be the primary to be eligible for Credit Protection Plan insurance you must be the primary to be eligible for Credit Protection Plan insurance you must be the primary to be eligible for Credit Protection Plan insurance you must be the primary to be eligible for Credit Protection Plan insurance you must be the primary to be eligible for Credit Protection Plan insurance you must be the primary to be eligible for Credit Protection Plan insurance you must be the primary to be eligible for Credit Protection Plan insurance you must be the primary to be eligible for Credit Protection Plan insurance you must be the primary to be eligible for Credit Protection Plan insurance you must be the primary to be eligible for Credit Protection Plan insurance you must be the primary to be eligible for Credit Protection Plan insurance you must be the primary to be eligible for Credit Protection Plan insurance you must be the primary to be p Case 1:04-cv-12462-MLW

If the Covered Person disappears because of an Accident on a Covered Trip which results in the disappearance, sinking or wrecking of the Common Carrier Conveyance, and if the Covered Person's body has not been found within 52 weeks after the date of such Accident, it will be presumed, subject to there being no evidence to the contrary, that the Covered Person suffered Loss of Life as a result of Injury covered by the Policy.

### Coverage Requirements

A Covered Person will be fully insured for benefits under the Policy while taking a trip on a Common Carrier Conveyance only when the fare has been charged to the specific American Express Card. Eligibility for coverage will remain in effect as long as the definition of a Covered Person is met.

#### **Premiums**

The premium for this coverage is payable by American Express

**Exclusions** This Policy does not cover any Loss caused or contributed to by (1) intentionally self-inflicted Injury, suicide or any attempt thereat, while sane; (2) war or any act of war whether declared or undeclared; however, any act committed by an agent of any government, party, or faction engaged in war, hostilities, or other warlike operations provided such agent is acting secretly and not in connection with any operation of armed forces (whether military, naval or air forces) in the country where the Injury occurs shall not be deemed an act of war, (3) Injury to which a contributory cause was the commission of or attempt to commit an illegal act by or on behalf of the Covered Person or his/her beneficiaries; (4) Injury received while serving as an operator or crew member of any conveyance; (5) Injury received while driving, riding as a passenger in, boarding or alighting from a rental vehicle; (6) sickness, physical or mental infirmity, pregnancy, or any medical or surgical treatment for such conditions, unless treatment of the condition is required as the direct result of a covered Injury, or (7) directly or indirectly, the actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release of or exposure to any hazardous biological, chemical, nuclear or radioactive material, gas, matter or contamination.

A Basic Cardinember may designate a beneficiary or change a previously designated beneficiary for himself/herself and his/her spouse/Domestic Partner and dependent children who are not also Basic or Additional Cardmembers. An Additional Cardmember may designate a beneficiary for himself/herself and his/her spouse/Domestic Partner and dependent children who are not also Basic or Additional Cardmembers or spouses/Domestic Partners or dependent children of Basic Cardmembers. No persons other than those stated above may designate or change a previously designated beneficiary. For such designation or change to become effective, a written request, on a form satisfactory to the Company, must be filed with American Express. Such designation or change shall take effect as of the date it was signed by the designator provided that it has been received by American Express, but any payment of proceeds made by the Company prior to receipt of such designation of change shall fully discharge the Company to the extent of such payment.

#### Claims

Notice of claim must be given to AMEX Assurance Company, Claims Administrative Office, PO Box 19018, Green Bay, WI 54307-9018 within 20 days after the Occurrence or commencement of any Loss covered by the Policy, or as soon thereafter as is reasonably possible. Notice given by or on behalf of the claimant to the Company at its Administrative Office, or to any authorized agent of the Company, with information sufficient to identify the Covered Person shall be deemed notice to the Company.

#### **Payment of Claims**

Benefits for Loss of Life of a Covered Person will be paid to the designated beneficiary. Benefits for all other losses sustained by a Covered Person will be paid to the Covered Person, if living, otherwise to the designated beneficiary. If more than one beneficiary is designated and the beneficiaries' respective interests are not specified, the designated beneficiaries shall share equally. If no beneficiary has been designated, or if the designated beneficiary does not survive the Covered Person, the benefits will be paid to the first surviving class of the following: 1) spouse or Domestic Partner, 2) children, equally per stirpes; and 3) the estate.

In determining such person or persons, the Company may rely upon an affidavit by a member of any of the classes of preference beneficiaries described above. Payment based upon any such affidavit shall fully discharge the Company from all obligations under the Policy unless, before such payment is made, the Company has received at its Administrative Office written notice of a valid claim by some other person(s). Any amount payable to a minor may be paid to the minor's legal guardian.

No action at law or in equity shall be brought to recover under the Policy after the expirations of three years, five years for Centurion Card, American Express\* Business Centurion Cards from OPEN: The Small Business Network, after the time written proof of loss is required to be furnished.

The benefits described herein are subject to all of the terms and conditions of the Policy. This Description of Coverage replaces any prior Description of Coverage which may have been furnished in connection with the Policy. Kenned J. ash

Kenneth J. Ciak, President AMEX Assurance Company 6713-12-02-COM

Timothy S. Meehan, Secretary AMEX Assurance Company

providing your coverage are governed primarily by the laws of a state other

 If, after reading this Description of Coverage, you are still unsure what benefit level of coverage applies to your American Express Card, please contact the Customer Service Center toll-free number listed on the back of your Card, also shown on your Card statement.

## BIST VALUE CONTAINED

Please note that this program is offered only on The Platinum Delta SkyMiles Credit Card.

#### **Program Description**

Best Value Guarantee ensures that you pay the lowest price available on covered items purchased entirely with your eligible American Express Card. Simply use the Card as you normally would, wherever American Express Cards are welcome. If within 60 days, you see an identical item to the one you purchased with the Card advertised in print (i.e., newspaper, magazine, periodical, journal, or store flyer) at a lower price than you originally paid, call 1-800-557-8317 to initiate a request for a refund. You will then be asked to send the dated advertisement, the store receipt and your record of charge to us within 90 days of your purchase. Price comparisons which are found on the Internet do not qualify under this program. We will gladly honor your request for a refund on a savings of \$10 or more.

Once your request is approved we'll reimburse the price difference to you — up to \$250 per item excluding taxes, shipping, and handling and limited to one refund request per item purchased.

Purchases must be made in the United States and charged in full on your American Express Card. A refund will not be paid if, on the date of your request, or on the date of would-be payment, any amount on your Card Account is past due for one or more billing cycle(s) or your Gard Account is canceled. Refunds are limited to \$250 per item and \$1,000 annually per Card Account.

An identical item is defined as an item that is exactly equal and alike in every way. This includes, but is not limited to, the brand name, model number, materials, workmanship and any associated warranty with that item. Any items that are purchased from a store that already has an established lowest price guarantee program will not be covered under Best Value Guarantee. Store advertisements which reference a discount on all items or types of items do not qualify. For example: an advertisement stating "All store merchandise is 40% off" is not eligible under this program. Items which are sold as an inclusive special offer, such as, but not limited to, a "kit," "package deal" or "bundled item" are not eligible. For example: an advertisement which offers a camcorder with a free tripod and carrying case is not eligible under this program. Rebate and coupon offers are not eligible. Items which have been returned to the merchant are not eligible for coverage. Internet price comparisons refer to any and all electronic communications whose source includes, but is not limited to: websites, electronic mail, promotional facsimiles, or other distribution networks. This program does not apply to any advertisements dated before your purchase or more than 60 days after your purchase. You are entitled to one refund

request per item during this timeframe. Items not covered are: animals and living plants; one-of-a-kind items (including antiques, artwork and furs), limited quantity items; items that the advertisement states can be purchased with eash only; demonstration items; going-out-of-business sales items; "discontinued" items; consumable or perishable items with limited life spans (such as, but not limited to, perfume, light bulbs, non-rechargeable batteries); jewelry (including, but not limited to, loose gems, precious stones, metals, and pearls); watches; services and additional costs (such as installation charges, warranties, shipping, taxes, or car rentals); rare and precious coins; stamps; used; rebuilt and returbished items; cellular phones; pagers; tickets of any kind; travelers checks; motorized vehicles (such as cars, trucks, motorcycles, boats, or airplanes) and their parts, land and buildings; negotiable instruments (such as promissory notes); cash and its equivalent.

If you have any questions regarding the Best Value Guarantee program, please call our Customer Service Department at 1-800-557-8317.

Note: Best Value Guarantee is currently not available to international Dollar Accounts with addresses in the continental U.S., Puerto Rico, or the U.S. Virgin Islands.

# CHESTICANCISCAL COMPENSE COMP MEDICANCISCAL COMPENSE DE DESPESAR

## THIS PRODUCT IS NOT A DEPOSIT, NOT FDIC INSURED, NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY, AND NOT GUARANTEED BY THE BANK.

By electing the optional Credit Protection Plan Credit Insurance, you acknowledge that you do not need to purchase this insurance to get credit and you can get similar coverage from any insurer you choose. The Credit Protection Plan insurance includes credit life, disability, involuntary unemployment and family leave coverage to the extent available in your state as described in this Credit Protection Plan Insurance and Cost Disclosure. You have read and you meet the age and employment eligibility requirements shown. Monthly premium charges are based on the account balance and the rate shown. You will receive notice of any rate increase. You may cancel at any time.

Cardmember, under age 71 (72 in NM), and employed (not self-employed or independent contractor) for 30 hours or more per week. All coverage will terminate on the first billing date following your 71st birthday (72nd in NM).

If you should die, your unpaid balance on the date of loss will be paid in full up to \$10,000. Life insurance may not cover your account if death is by

#### Credit Disability Coverage

The disability benefit pays your minimum monthly payment, based on your outstanding balance as of the day you become disabled, up to \$500 per outstanding balance month until your balance is paid, you return to work or reach the \$10,000 group policy limit. In New York the disability benefit is the greater of the minimum monthly payment or 3% of the outstanding balance on the date

Benefits will be paid from the first day if you become totally disabled and remain so for 14 or more consecutive days in all states except MA, ME and VA. In ME and VA, benefits are paid retroactively beginning with the first day of disability after you have been disabled for 30 consecutive days. In MA, benefits are paid beginning with the 31st day of disability. Benefits MAY NOT cover total disability resulting from pregnancy, childbirth, intentionally selfinflicted injuries or preexisting conditions.\* (FL agent: James E. Brandt)

For Those Covered by New York Disability Insurance Only: Any person who knowingly and with intent to defraud any insurance company or other person fills an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act which is a crime and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Involuntary Unemployment Insurance ("IUI") Coverage If you become unemployed for 14 consecutive days, the benefit will pay your minimum monthly payment, based on your outstanding balance as of the date you became unemployed, (except "X unemployment benefits are equal to 6% of your outstanding account balance) up to \$500 per month, 12month maximum (no maximum in TX) in all states except AK, AL, CO, CT, MA, ME, MN, NE, NM, NV, NY, PA, SC, TX, UT, VA, and VT. (Texas residents may call 1-800-662-2633 to inquire about an optional coverage offer.) In the states of AL, CO, MA, NE, NM, NV, NY, TX, UT and VA the benefits are paid beginning with the first day of unemployment after you have been unemployed for 30 consecutive days. Benefits may not be paid for job loss due to voluntary unemployment, retirement, willful or criminal misconduct, strike or unionized labor disputes.\* Involuntary Unemployment Insurance is not available in AK, CT, ME, MN, PA, SC and VT.

#### Family Leave Coverage

If you are employed for 30 hours or more per week and take an unpaid absence from work for at least 30 consecutive days while caring for a newborn or adopted child or family member with a serious medical condition, residing in a federally declared disaster area, on jury duty, recalled to active military duty, on bereavement for a family member, the benefit will pay your minimum monthly payment up to \$500 per month for up to six months. Family Leave Coverage is available in AL, AR, AZ, CA, CO, DC, DE, FL, GA, HI, ID, IL, IN, KS, KY, IA, MI, MO, MS, MT, NC, NM, NV, ND, NJ, OH, OK, RI, SD, UT, WA, WI, WV, and WY.

## Monthly Premium per \$100 of Outstanding Balance

There is no charge for the Credit Protection Plan when you have no balance and no current charges on your account. The complete Credit Protection Plan costs: Al. 56.9¢, AR 90.6¢, AZ 81.4¢, CA 80.9¢, CT 23.5¢, CO 43.3¢, DC 81.7¢, DE 89.2¢, GA 81.5¢, HI 64.9¢, IA 53.5¢, ID 83.7¢, IL 82.7¢, IN 88.0¢, KS 85.14, LA 91.54, MA 66.94, MD 61.64, ME 65.24, MI 78.44, MN 50.14, MO 57.24, MS 98.74, MT 76.14, NC 88.04, ND 78.34, NE 62.84, NH 43.34, NJ 71.84, NM 76.64, NV 86.64, NY 31.44 (6.64 life, 17.34 disability, 7.54 lUI), 71.01, NIN 70.01, NV 80.01, NV 31.31.44 (0.08 HIE, 17.58 (0.08 HIE), 7.58 (10.0), OH 76.24, OK 88.54, OR 57.24, PA 46.54, RI 87.34, SC 81.34, SD 81.94, TN 76.54, TX 45.24, UT 63.84, W 30.24, (5.94 life, 13.84 disability, 10.54 LUI), VT 51.64, WA 82.44, WI 72.34, WV 77.64, WY 73.94. This plan is not available in AK, FL and KY.

#### Refund of Unearned Premium

If this insurance is declined or otherwise does not become effective, any premium paid or identifiable charge made will be refunded to you or credited to your account.

Coverage is underwritten by Balboa Life Insurance Company, Balboa Life Insurance Company of New York, Balboa Insurance Company, and Meritplan Insurance Company, Administrative Office: P.O. Box 19702, Irvine. CA 92623.

Enrollment in the Plan will result in monthly billing when a balance is carried until the coverage is canceled by the enrollee. This Plan may be modified or otherwise terminated upon notice. (American Express Centurion Bank, P.O. Box 7802, Ft. Lauderdale, FL 33329.

Policy #10245-8500, 20993-8500.) Please refer to your certificates of insurance for a full description of the

benefits, limitations and exclusions of coverages.

CHAD EDWARD

PO BOX 51081

NEW BEDFORD

MINIMUM PAYMENT DUE BY PAYMENT DUE DATE.

Monthly Activity Summary

Payment Due Date Past Due Minumum Amount Payment Due 02/06/98 .00 81.00

02745-0037

Account New Number Balance 3723-163363-61001 4,077.87

Please write in amount of payment enclosed

Make check payable to:

AMERICAN EXPRESS CENTURION BANK BOX 0001 LOS ANGELES CA 90096-0001

Ndalladhaddadhalladhadhaadhhaddalad

2316336367 000081000004077873

Cardmember Looking for a faster way to earn Delta miles? Now you can! With the new DoubleMiles program, you can earn double the

|          |   | Looking for           | a faster wa        | ay to earn Delta m<br>chases. It's easy. | iles? Now you can!<br>Just use your Delt:<br>yo miles for every el | With the new Dou<br>a SkyMiles(R) Cred | bleMiles program<br>lit Card at particip<br>d. | , you can earn dout<br>ating domestic Dou | bleMiles               |
|----------|---|-----------------------|--------------------|--|--|--|--|---|------------------------|
|          | News  | nartners, an          | nd you'll au       | tomatically earn to                      | yo miles for every el  | Account Number                         | •  | \Pi                                       | -9-                    |
|          | ı   | Cardmembe             |                    |  |  | 3723-16336                             |  |   | 1 of 3                 |
|          |   | CHAD ED               |                    |  |  | 3723-18330                             |  | Charges                                   | Credits                |
|          | !   |                       |                    | Transaction                              |  |  |  | Shargoo                                   |                        |
|          | Am. Exp.<br>Reference No.                         | Date of Transaction F | Date of<br>Posting | Description                              |  |  |  |   |                        |
|          | Reference 110.                                    | ,                     |                    | CARD 37                                  | 23-163363-61   | 001 TRANSACT                           | IUNS   |   | 100.00                 |
|          | 831361-0  | 12/27                 | 12/27              |  | RECEIVED - TH  | IANK YOU                               | 12/27<br>FL                                    |   |                        |
|          | 501004-0  | 01/04                 | 01/0               | DE ABODY (                               | ORLANDO 4<br>O LODGING   | 107-3454538                            | 01/04/98                                       | 129.58                                    |                        |
| - 70 - / | 501005-0  | 01/05                 | 01/0               |  | UNG TAMPA FL<br>7 FOOD AND BE                                      | EVERAGE                                | 01/05/98                                       | 65.95                                     |                        |
| اء<br>ا  | 501005-C  | 01/04                 | 01/0               | - UTL TON H                              | OTELS TAMPA<br>7 LODGING   | TAMPA                                  | 01/04/98                                       | 119.36                                    |                        |
| £        | 501005-0  | 01/03                 | 01/0               | PEABODY<br>40054525                      | ORLANDO FB<br>54 RESTAURANT  | ORLANDO                                | FL<br>01/03/98                                 | 87.38                                     |                        |
| / ST     | 495007-0  | 01/06                 | 01/0               | R/A# 40                                  | NT-A-CAR<br>7082152 AVIS   | TAMPA<br>RENT-A-CAR                    | FL<br>01/06/98                                 | 111.21                                    |                        |
| PG-0128  | 501007-   | 0 01/06               | 01/                | 07 RADISSO<br>0052940                    | N HOTEL #052<br>6 RETAIL LOI                                       | CLEARWATER<br>DGING                    | FL<br>01/06/98                                 | 1   | 400.00                 |
|          | 33 (33)   |                       |                    | 0032340                                  | -  | PAGE T                                 | OTAL   | 695.44                                    | 100.00                 |
| //       |   |                       |                    | + New                                    | - Payments   | - Credits                              | + FINANCE<br>CHARGE                            | + Debit<br>Adjustments                    | = New<br>Balance       |
|          | Account<br>Summary                                | Previous<br>Balance   | (                  | 1,107.42                                 | 100.00   | .00                                    | 24.8   | 7 .00                                     |                        |
|          |   | Bill Closi            | 45.58  <br>na      | Payment                                  | <br>  Credit<br>  Limit  | <br>  Available<br>  Credit            | Amount Over<br>Credit Limit                    | Past Due<br>Amount                        | Minimum<br>Payment Due |
|          |   | Date                  |                    | Due Date<br>02/06/98                     |  | 922                                    |  | 0 .0                                      | 1                      |
|          |   | 01/                   | 12/98              | Number of Davs                           | x Daily<br>Periodic Rate   | x Average<br>Daily Balance             | = FINANCE<br>CHARGE                            | CURRENT ANNUA PERCENTAGE RAT              | You                    |
|          | Finance<br>Charge<br>PURCHA<br>CASH A<br>INTRO. 1 | DVANCES               |                    | this Billing Period 31 31                | .0490%   | .00                                    |  | 17.900<br>21.400<br>37 8.900              | O% \                   |

Customer Service

The Optima<sup>sM</sup>Card

Pagect8 of t30 Charges

3



|                           | Cardmen                | nber Name | !  | Account Number   | Bill Closing                                      |          | Page    |
|---------------------------|------------------------|-----------|--|--|---|----------|---------|
|                           | CHAD                   | EDWARD    |  | 3723-163363-61001  | 01-12   |          | 2 of 3  |
| Am. Exp.<br>Reference No. | Date of<br>Transaction | Date of   | Transaction<br>Description                         | '  |   | Charges  | Credits |
| 501007-0                  | 01/06                  | 01/07     | PARKING CO EX<br>OOOO-O107 PAR                     | KPRESS VWARWICK<br>RKING FEES  | RI<br>01/06/98                                    | 75.00    |         |
| 501008-0                  | 01/07                  | 01/08     | MARRIOTT HOTE<br>000898277 LOD                     | ELS TAMPA<br>DGING   | FL<br>01/07/98                                    | 87.92    |         |
|                           |                        |           |  | TOTAL FOR CARD 1   | 00  | 858.36   | 100.00  |
|                           |                        |           | CARD 3723-16                                       | 63363-61019 TRANSACT   | IONS  |          |         |
| 501003-1                  | 01/01                  | 01/03     | DON CESAR BEA                                      | ACH RESOST PETERSBUF<br>DGING  |   | 42.89    |         |
| 501004-1                  | 01/03                  | 01/04     | SAMURAI JAPAI<br>072010005 F0                      | NESE STETAMPA<br>OD/BEVERAGE   | FL<br>01/03/98                                    | 71.08    |         |
| 501005-1                  | 01/04                  | 01/05     | GUPPYS<br>064241909 58                             | INDIAN ROCKS<br>12/01-FOOD/BEVERAGE  | 01/04/98  | 74.00    |         |
| 501011-1                  | 01/09                  | 01/11     | TRAINEIRA<br>001120075 F0                          | N DARTMOUTH<br>OD/BEVERAGE   | MA<br>01/09/98                                    | 61.09    |         |
|                           |                        |           |  | TOTAL FOR CARD   | 101   | 249.06   | .00     |
|                           |                        |           |  | PAGE TO  | TAL   | 411.98   | .00     |
|                           |                        |           |  | ACCOUNT TO   | TAL   | 1,107.42 | 100.00  |
|                           |                        |           | AUTOMATICALL DOLLAR CHARG SKYMILES CAR PARTNERS: T | TWICE AS FAST! NOW LY EARN TWO MILES FO SED WHEN YOU USE YOU RD AT THE FOLLOWING THE FLOWER CLUB, HER LS, MCI, THE OLIVE G, AND RENAISSANCE CR | R EVERY<br>R DELTA<br>DOUBLEMILES<br>TZ<br>ARDEN, |          |         |



|                           | Cardmember                              |                                  | Account Number 3723-163363-61001   | Bill Closing<br>Date<br>01-12-98 | Page<br>3 of 3 |
|---------------------------|---|----------------------------------|--|----------------------------------|----------------|
| Am. Exp.<br>Reference No. | CHAD EDW  Date of Date Transaction Post | of Transaction                   | 3/23 100000 01000  | Chare                            | ges Credits    |
|                           |   |                                  | **************************************   | .5.5                             |                |
|                           |   | YOUR DEL                         | LES HAVE BEEN TRANSFERF<br>TA AIR LINES SKYMILES A<br>EARNED ABOVE INCLUDE THE |                                  |                |
|                           |   | YOUR CAS<br>AVAILABL<br>TRANSACT | SH ADVANCE LIMIT IS<br>LE BALANCE FOR NEW CASH<br>TION IS \$922.               | \$1000<br>ADVANCE                |                |
|                           |   | (SEE STA                         | GRACE PERIOD=STANDARD OF ATEMENT BACK FOR DETAIL UIRIES ABOUT YOUR ACCOU       | 3).                              |                |
|                           |   | 1-800-4                          | 30-1000.   | !                                |                |
|                           |   |                                  |  |                                  |                |
|                           |   |                                  |  |                                  |                |
| )<br>;<br>;               |   |                                  |  |                                  |                |
|                           |   |                                  |  |                                  |                |
| <b>.</b>                  |   |                                  |  |                                  |                |
|                           |   | 1                                |  | '                                |                |

Case 1:04-cv-12462-MLW Cardmember Name

Document 2 Filed 11/30/2004 Page 20 of 30 Receipt Page Date

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CHAD EDWARD

3723-163363-61001

01-12-98

Reference Code Approval Code Date of Charge Cardmember Account No. 352010400 11 01/04/98 3723-163363-61001 Service Establishment and Location
PEABODY ORLANDO 407-3454538 ARRIVAL DATE DEPARTURE DATE

01/03/98 01/02/98

S/E # 4090102328

TOTAL CHARGE AMOUNT \$129.58

Reference Code Approval Code 400545254 Date of Charge 01/03/98 Cardmember Account No. 3723-163363-61001 Service Establishment and Location PEABODY ORLANDO FB ORLANDO RESTAURANT S/E # 4090102328 TOTAL CHARGE AMOUNT \$87.38

Reference Code 000375637 Cardmember Account No. 3723-163363-61001 O1/05/98 Service Establishment and Location FL SAM OH JUNG TAMPA Record of Charge FOOD AND BEVERAGE TIP \$11.00 S/E # 4091074120 TOTAL CHARGE AMOUNT \$65.95

| Cardmember Account No.<br>3723-163363-61001                                   | Ote of Charge<br>01/04/98 | Reference Code<br>000572747 | Approval Code<br>60 |
|---|---------------------------|-----------------------------|---------------------|
| Service Establishment and Location HILTON HOTELS TAMPA TAMPA Record of Charge |                           | -L                          |                     |
| ARRIVAL DATE DEPARTURE<br>01/03/98 01/04/9<br>ROC NUMBER 215205               |                           |                             |                     |
| S/E # 4090101544  | TOTAL<br>CHARGE<br>A MOUN | \$1                         | 19.36               |

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Case 1:04-cv-12462-MLW Cardmember Name

Document 2 Filed 11/30/2004 Closing ge 21 of 30 Receipt Page Date

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CHAD EDWARD

3723-163363-61001

01-12-98

| г | Cardmember Account No.             |     | ite of C |                           | rence Code          | Approval Code |
|---|------------------------------------|-----|----------|---------------------------|---------------------|---------------|
| l | 3723-163363-61001                  |     | 1/06,    | /98                       |                     |               |
| T | Sarving Establishment and Location | MPA |          | FL                        |                     |               |
| t | Record of Charge<br>LOCATION       |     |          | DATE/TIME                 |                     |               |
|   | RENTAL<br>TAMPA                    |     | FL       | 01/04/98                  | AGREEMEI<br>4070821 |               |
|   | RETURN<br>TAMPA APO                | FL  | 09       | 01/06/98                  | TR#<br>005531       |               |
|   | S/E 69937000<br>EDWARD, CHAD       |     |          | TOTAL<br>CHARGE<br>AMOUNT | \$11                | 1.21          |
|   | EDWARD,CHAD                        |     |          | AMOUNT                    | - ф г               | ,             |

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Date of Charge 01/06/98 Reference Code 0000-0107 3723-163363-61001 Service Establishment and Location
PARKING CO EXPRESS VWARWICK PARKING FEES S/E # 2386512123 TOTAL CHARGE AMOUNT \$75.00

| ARWATER F                  | L     |           |
|----------------------------|-------|-----------|
|                            |       |           |
|                            |       |           |
| TOTAL<br>CHARGE<br>A MOUNT |       | 81.96     |
|                            | TOTAL | TOTAL \$1 |

| Cardmember Account No.   | Date of Charge<br>01/07/98 | Reference Code<br>000898277 | Approval Code<br>02 |
|--|----------------------------|-----------------------------|---------------------|
| 3723-163363-61001<br>Service Establishment and Location                        |                            |                             |                     |
| MARRIOTT HOTELS TAMPA  |                            | FL                          |                     |
| ARRIVAL DATE DEPARTURE I<br>01/05/98 01/06/98<br>CARDEPOSIT<br>ROC NUMBER 4593 |                            |                             |                     |
| S/E # 4090548124   | TOTAL<br>CHARGE<br>AMOUN   |                             | 87.92               |
|  |                            |                             |                     |

Case 1:04-cv-12462-MLW Cardmember Name

Document 2 Filed 11/30/20 Processing Filed 1

CHAD EDWARD

3723-163363-61001

01-12-98

|   | Date of Charge            | Reference Code | Approval Code |
|---|---------------------------|----------------|---------------|
| Cardmember Account No.                                    |                           | 41950409       | 35            |
| 3723-163363-61019   | 01/01/98                  | 4 1930403      |               |
| Service Establishment and Location DON CESAR BEACH RESOST | PETERSBURG BCH FL         |                |               |
| Record of Charge  |                           |                | Į.            |
| LODGING   |                           |                |               |
| S/E # 4090123332  | TOTAL<br>CHARGE<br>AMOUNT | \$             | 42.89         |

NFQB4013

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| Date of Charge<br>01/03/98 | 072010005                     | Approvat Cod       |
|----------------------------|-------------------------------|--------------------|
| FI                         |                               |                    |
|                            |                               |                    |
| \$                         | 59.08                         |                    |
| \$                         | 12.00                         |                    |
|                            |                               |                    |
| CHARGE                     | \$                            | 71.08              |
|                            | 01/03/98  FI  S  TOTAL CHARGE | \$59.08<br>\$12.00 |

| Cardmember Account No<br>3723-163363-61019 | Date of Charge<br>01/04/98 | Reference Code<br>064241909 | Approval Code<br>36 |
|--|----------------------------|-----------------------------|---------------------|
| Service Establishment and Loca             | INDIAN ROCKS BEA           | FL                          |                     |
| Record of Charge FOOD                      |                            | \$61. <b>4</b> 1<br>\$12.59 |                     |
|  |                            |                             |                     |
| S/E # 4091411561                           | TOT.<br>CHAIL<br>AMC       | RGE                         | 74.00               |

| Cardmember Account No.<br>3723-163363-61019 | Date of Charge<br>01/09/98 |                           | Reference Code<br>001120075 | Approval Code<br>12 |
|---|----------------------------|---------------------------|-----------------------------|---------------------|
| TRATINE TIME                                | DARTMOUTH                  | МА                        |                             |                     |
| Record of Charge                            | <u> </u>                   |                           |                             |                     |
| FOOD/BEVERAGE                               |                            |                           |                             |                     |
|   |                            |                           |                             |                     |
|   |                            |                           |                             |                     |
|   |                            |                           |                             |                     |
| S/E # 2201212461                            |                            |                           |                             |                     |
| S/E # 2201212401                            |                            | TOTAL<br>CHARGE<br>AMOUNT | \$                          | 61.09               |
|   |                            |                           |                             |                     |



MINIMUM PAYMENT DUE BY PAYMENT DUE DATE.

Monthly Activity Summary

Past Due Minumum Payment Due Amount

Payment Due Date New Balance

Account Number

Dane

03/08/98 52.00 .00

2,605.26

3723-163363-61001

Please write in amount of payment enclosed

CHAD EDWARD

PO BOX 51081 NEW BEDFORD MA

02745-0037

Make check payable to:

AMERICAN EXPRESS CENTURION BANK

BOX 0001

LOS ANGELES CA 90096-0001

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2316336367 000052000002605266

News

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PG-0121

Cardmember Be sure to use your Delta SkyMiles(R) Credit Card to purchase Delta/Delta C onnection(R) tickets, Dream Vacation packages, or other Delta services. You'll earn a 100% mileage bonus for every dollar of qualifying Delta purchases. For example, a \$300 Delta ticket earns you 600 miles, in addition to the miles you'll earn for flying on Delta Air Lines.

| Am. Exp. Date of Reference No. Transaction Description   | 3723-163363-61001              |
|--|--------------------------------|
|  | J. 500.00                      |
| Tierre Ti | VED - THANK YOU 02/05 1,500.00 |
| 831036-0 02/05 02/05 PAYMENT RECE  |                                |
|  | ACCOUNT TOTAL .00 1,500.00     |
| AUTOMATICALI DOLLAR CHAR SKYMILES CA PARTNERS: HILTON HOTE RED LOBSTER  YOUR CASH A AVAILABLE B TRANSACTION  ACCOUNT GRA   | E PERIOD=STANDARD GRACE        |
| (SEE STATEM  (SEE STATEM  Account   Previous   + New   - Paymer  | NT BACK FOR DETAILS).          |

| Account<br>Summary                   | Previous<br>Balance  | + New<br>Charges                      | - Payments                 | - Credits                  | + FINANCE<br>CHARGE         | + Debit<br>Adjustments         | = New<br>Balance       |
|--------------------------------------|----------------------|---------------------------------------|----------------------------|----------------------------|-----------------------------|--------------------------------|------------------------|
| •                                    | 4,077.87             | .00                                   | 1,500.00                   | .00                        | 27.39                       | .00                            | 2,605.26               |
|                                      | Bill Closing<br>Date | Payment<br>Due Date                   | Credit<br>Limit            | Available<br>Credit        | Amount Over<br>Credit Limit | Past Due<br>Amount             | Minimum<br>Payment Due |
|                                      | 02/11/98             | 03/08/98                              | 5,000                      | 2,395                      | О                           | .00                            | 52.00                  |
| Finance<br>Charge                    |                      | Number of Days<br>this Billing Period | x Daily<br>Periodic Rate   | x Average<br>Daily Balance | = FINANCE<br>CHARGE         | CURRENT ANNUAL PERCENTAGE RATE | Thank<br>You           |
| PURCHASES<br>CASH ADVA<br>INTRO. RAT | NCES                 | 30<br>30<br>30                        | .0507%<br>.0586%<br>.0244% | .00<br>.00<br>3,742.07     | .00<br>.00<br>27.39         | 18.490%<br>21.400%<br>8.900%   |                        |

Customer Service

W4



|                           | Cardmer                | nber Name |                                | Account Number |          | Bill Closing<br>Date |         | Page    |   |
|---------------------------|------------------------|-----------|--------------------------------|----------------|----------|----------------------|---------|---------|---|
|                           | CHAD                   | EDWARD    |                                | 3723-16336     | 3-61001  | 02-11                | I-98    | 2 of    | 2 |
| Am. Exp.<br>Reference No. | Date of<br>Transaction | Date of   | Transaction<br>Description     | '              |          |                      | Charges | Credits |   |
| ļ                         |                        |           | FOR INQUIRIES<br>1-800-430-100 | ABOUT YOUR     | ACCOUNT, | CALL                 |         |         |   |
|                           |                        |           |                                |                |          |                      |         |         |   |
|                           |                        |           |                                |                |          |                      |         |         |   |
|                           |                        |           |                                |                |          |                      |         |         |   |
|                           |                        |           |                                |                |          |                      |         |         |   |
|                           |                        |           |                                |                |          |                      |         |         |   |
|                           |                        |           |                                |                |          |                      |         |         |   |
|                           |                        | -         |                                |                |          |                      |         |         |   |
|                           |                        |           |                                |                |          |                      |         |         |   |
|                           |                        |           |                                |                |          |                      |         |         |   |
|                           |                        |           | 1                              |                |          |                      |         |         |   |

Statement

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PG-0106



MINIMUM PAYMENT DUE BY PAYMENT DUE DATE.

Monthly Activity Summary Minumum Past Due Payment Due Amount 66.00

Payment Due Date 04/07/98 .00

New Balance Account Number

Please write in amount of payment enclosed

3,315.00

3723-163363-61001

CHAD EDWARD PO BOX 51081 NEW BEDFORD

02745-0037 МΑ

Make check payable to:

AMERICAN EXPRESS CENTURION BANK BOX 0001

CA 90096-0001 LOS ANGELES

Haladladhaddadhadhadhaadhdadadhad

#### 2316336367 000066000003315000

Cardmember Turn your ordinary purchases into extraordinary awards with your Delta SkyMiles(R) Credit Card! Use it everyday and everywhere - at department stores, restaurants, gas stations, and theaters - and watch the miles add up to free travel. News

| I                         | Cardmemb             | er Name            |                                |                              | Account Num                | nber                        |                                | Page                   |
|---------------------------|----------------------|--------------------|--------------------------------|------------------------------|----------------------------|-----------------------------|--------------------------------|------------------------|
|                           | CHAD E               | DWARD              |                                |                              | 3723-163                   | 363-61001                   |                                | 1 of 3                 |
| Am. Exp.<br>Reference No. |                      | Date of<br>Posting | Transaction<br>Description     |                              |                            | 1                           | Charges                        | Credits                |
|                           |                      | ļ                  | CARD                           | 3723-163363-                 | 61001 TRANSA               | CTIONS                      | :                              |                        |
| 831064-0                  | 03/05                | 03/05              | PAYMENT                        | RECEIVED -                   | THANK YOU                  | 03/05                       |                                | 500.00                 |
| 501048-0                  | 02/15                | 02/17              |                                | HOLLYWOOD<br>73 FOOD/BEVE    | RENO<br>RAGE               | NV<br>02/15/98              | 33.80                          |                        |
| 501049-0                  | 02/16                | 02/18              | ZEPHYR<br>0016614              | COVE RESORT<br>34 GIFT ITEM  | ZEPHYR COVÉ<br>IS          | NV<br>02/16/98              | 228.00                         |                        |
| 501049-0                  | 02/16                | 02/18              | HARRAHS<br>0006248             | FOREST<br>B10 RETAIL         | STATELINE                  | NV<br>02/16/98              | 27.43                          | Ti.                    |
| 501049-0                  | 02/16                | 02/18              |                                | FOREST<br>80 RETAIL          | STATELINE                  | NV<br>02/16/98              | 55.34                          |                        |
| 501050-0                  | 02/17                | 02/19              |                                | DE INN & CASI<br>231 LODGING | NSTATELINE                 | NV<br>02/17/98              | 290.74                         |                        |
| 002051-0                  | 02/14                | 02/20              |                                | PLAZA HOTEL<br>00000117135   | RENO NV                    | /# 34 <b>782</b> 0          | 184.29                         |                        |
|                           |                      |                    |                                |                              | PAGE T                     | OTAL                        | 819.60                         | 500.00                 |
| Account<br>Summary        | Previous<br>Balance  |                    | New<br>arges                   | - Payments                   | - Credits                  | + FINANCE<br>CHARGE         | + Debit<br>Adjustments         | = New<br>Balance       |
| -                         | 2,60                 | 5.26               | 1,158.78                       | 500.00                       | .00                        | 50.96                       | .00                            | 3,315.00               |
|                           | Bill Closing<br>Date |                    | /ment<br>e Date                | Credit<br>Limit              | Available<br>Credit        | Amount Over<br>Credit Limit | Past Due<br>Amount             | Minimum<br>Payment Due |
|                           | 03/1                 | 3/98               | 04/07/98                       | 5,000                        | 1,685                      | 0                           | .00                            | 66.00                  |
| Finance<br>Charge         | ı                    |                    | mber of Days<br>Billing Period | x Daily<br>Periodic Rate     | x Average<br>Daily Balance | = FINANCE<br>CHARGE         | CURRENT ANNUAL PERCENTAGE RATE | Thank<br>You           |
| PURCHASES<br>CASH ADVA    |                      |                    | 30<br>30                       | .0490%<br>.0586%             | 3,466.91                   | 50.96<br>.00                | 17.900%<br>21.400%             | :                      |
|                           |                      |                    |                                |                              | ;                          | :                           | i                              |                        |

Customer Service



| Cardme                                       | mber Name |   | Account Number  | Bill Closing<br>Date       |          | Page    |                |
|--|-----------|---|---|----------------------------|----------|---------|----------------|
| CHAD   | EDWARD    |   | 3723-163363-61001   | 03-13                      |          | 2 0     | <sub>i</sub> 3 |
| Am. Exp. Date of<br>Reference No. Transactio | Date of   | Transaction<br>Description                                  | ,   |                            | Charges  | Credits |                |
| 501052-0 02/21                               | 02/21     | DOLLAR RENTAL<br>BRO56118 DO                                | L CAR RENO<br>LLAR RENTAL CAR   | NE<br>02/21/98             | 159.78   | ı       |                |
|  |           |   | TOTAL FOR CARD 100  | )                          | 979.38   | 500     | . 00           |
|  |           | CARD 3723-1   | 63363-61019 TRANSACTIO  | )NS                        |          |         |                |
| 501047-1 02/15                               | 02/16     | THE FRESH KE<br>85749609 F0                                 | TCH SO LAKE TAHOE<br>OD/BEVERAGE  | CA<br>O2/15/98             | 179.40   |         |                |
|  |           |   | TOTAL FOR CARD 10   | I                          | 179.40   |         | .00            |
|  |           |   | PAGE TOTAL  | <del>-</del>               | 339.18   |         | .00            |
|  |           |   | ACCOUNT TOTAL   | _                          | 1,158.78 | 500     | .00            |
|  |           | AUTOMATICALL<br>DOLLAR CHARG<br>SKYMILES CAR<br>PARTNERS: T | WICE AS FAST! NOW YOU<br>Y EARN TWO MILES FOR !<br>SED WHEN YOU USE YOUR!<br>RD AT THE FOLLOWING DO!<br>THE FLOWER CLUB, HERTZ<br>S, MCI, THE OLIVE GAR<br>AND RENAISSANCE CRUI | EVERY DELTA UBLEMILES DEN, |          |         |                |
|  |           | **************************************                      | **************************************  | ******                     |          |         |                |
|  |           | YOUR TOTAL N  | MILES EARNED THIS BILL<br>1,390.*   | ING                        |          |         |                |
|  |           | THESE MILES   | HAVE BEEN TRANSFERRED<br>AIR LINES SKYMILES ACC   | TO<br>OUNT.                |          |         |                |
|  |           | *MILES EARNE  | ED ABOVE INCLUDE THE F  | OLLOWING:                  |          |         |                |
|  |           |   |   |                            |          |         |                |
|  |           |   |   |                            |          |         |                |



Page Bill Closing **Account Number** Cardmember Name Date 3 03-13-98 3723-163363-61001 CHAD EDWARD Credits Charges Transaction Date of Am. Exp. Date of Posting Date of Description YOUR CASH ADVANCE LIMIT IS \$1000 AVAILABLE BALANCE FOR NEW CASH ADVANCE TRANSACTION IS \$1000. ACCOUNT GRACE PERIOD=STANDARD GRACE (SEE STATEMENT BACK FOR DETAILS). FOR INQUIRIES ABOUT YOUR ACCOUNT, CALL 1-800-430-1000.

CHAD EDWARD

Document 2 Filed 11/30/2004 Page 28 of 30 Receipt Page Date

3723-163363-61001

03-13-98

13

| Cardmember Account No.                                   | Date of Charge  | Reference Code | Approval Code |
|--|-----------------|----------------|---------------|
| 3723-163363-61001  | 02/15/98        | 004894773      | 03            |
| Service Establishment and Location PLANET HOLLYWOOD RENO |                 | NV             |               |
| Record of Charge   |                 |                |               |
| FOOD/BEV   |                 | \$28.30        |               |
| TIP  |                 | \$5.50         |               |
|  |                 |                |               |
|  |                 |                |               |
|  |                 |                |               |
| S/E # 5271005159   | TOTAL           |                |               |
|  | CHARGE<br>AMOUN | т <b>s</b> s3  | 33.80         |

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| 3723-163363-61001                                    | Date of Charge<br>02/16/98 | Reference Code<br>000624810 | Approval Code<br>12 |  |
|--|----------------------------|-----------------------------|---------------------|--|
| Service Establishment and Location<br>HARRAHS FOREST | STATELINE I                | NV                          |                     |  |
| Record of Charge                                     |                            |                             |                     |  |
| S/E # 5270101272                                     |                            |                             |                     |  |
| 3/2 # 32/0/0/2/2                                     | TOTAL<br>CHARGE<br>A MOUN  | <br>⊤ \$2                   | 27.43               |  |

| Cardmember Account No.<br>3723-163363-61001 |           | te of Charge<br> 2/16/98 |    | 000624780 | Approval Cod |
|---|-----------|--------------------------|----|-----------|--------------|
| Service Establishment and Locat             | ion       |                          |    |           |              |
| HARRAHS FOREST                              | STATEL IN | E                        | ΝV |           |              |
| Record of Charge                            |           |                          |    |           |              |
| RETAIL                                      |           |                          |    |           |              |
|   |           |                          |    |           |              |
|   |           |                          |    |           |              |
| S/E # 5270101272                            |           |                          |    |           |              |
| -,  |           | TOTAL<br>CHARG<br>AMOL   | E  | \$5       | 55.34        |

| Cardmember Account No.<br>3723-163363-61001                                   | Date of Charge<br>02/16/98 | Reference Code<br>001661434 | Approval Code<br>63 |
|---|----------------------------|-----------------------------|---------------------|
| Service Establishment and Location ZEPHYR COVE RESORT ZEPHYR Record of Charge | COVE I                     | NV                          |                     |
| GIFT ITEMS<br>ROC NUMBER 0000001434   |                            |                             |                     |
| S/E # 5274611177  |                            |                             |                     |
| <b>5,2</b> " <b>5</b> =   | TOTAL<br>CHARGE<br>AMOUN   | \$22                        | 28.00               |

Document 2 Filed 11/30/2004 Closing ge 29 of 30 Receipt Page Date

14

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CHAD EDWARD

3723-163363-61001

03-13-98

of 2

Reference Code Approval Code Date of Charge Cardmember Account No. 359014231 3723-163363-61001 02/17/98 Service Establishment and Location
LAKESIDE INN & CASINSTATELINE ARRIVAL DATE DEPARTURE DATE # OF NIGHTS 02/15/98 02/17/98 02

ROC NUMBER 453397 S/E # 5270500770 \$290.74

Reference Code 000347820 98/02/14 3723-163363-61001 Service Establishment and Location
AIRPORT PLAZA HOTEL RENO NV LODGING/GIFTS/RESTAURANT HOTEL FOLIO NUMBER 000000117135 ROC NUMBER 0000347820 S/E # 5270100571 \$184.29

| Cardmember Account No.<br>3723-163363-61001                | 02/21 |                           | 0056118          | Approval Code<br>51 |
|--|-------|---------------------------|------------------|---------------------|
| Service Establishment and Location  DOLLAR RENTAL CAR RENO |       | NE                        |                  |                     |
| Record of Charge   |       |                           |                  |                     |
| LOCATION   |       | DATE/TIM                  | ΙE               |                     |
| RENTAL<br>RENO   | NV    | 02/15/98<br>1120          | AGREEM<br>BR0561 |                     |
| RETURN<br>RENO   | NV    | 02/19/98                  | TR#<br>3 052104  |                     |
|  | 708   |                           |                  |                     |
| S/E 527390377<br>EDWARD                                    |       | TOTAL<br>CHARGE<br>AMOUNT | <u>\$1</u>       | 59.78               |

| Cardmember Account No.<br>3723-163363-61019                       | Date of Charge<br>02/15/98 | Reference Code<br>85749609 | Approval Code<br>40 |
|---|----------------------------|----------------------------|---------------------|
| Service Establishment and Locati THE FRESH KETCH Record of Charge | SO LAKE TAHOE              | CA                         |                     |
| FOOD-BEV  |                            | \$149.40                   |                     |
| WAITER  |                            | \$30.00                    |                     |
| S/E # 5042437210  | TOTA<br>CHAR               | u \$1                      | 79.40               |
|   | AMO                        | UNT                        |                     |

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## MINIMUM PAYMENT DUE BY PAYMENT DUE DATE.

Monthly Activity Summary Payment Due 63.00 Past Due Amount . 00 Payment Due Date 05/07/98 Balance

Account Number

Please write in amount of payment enclosed

3,163.29

3723-163363-61001

\$

CHAD EDWARD PO BOX 51081

MA NEW BEDFORD

02745-0037

Make check payable to:

AMERICAN EXPRESS CENTURION BANK BOX 0001

LOS ANGELES CA 90096-0001

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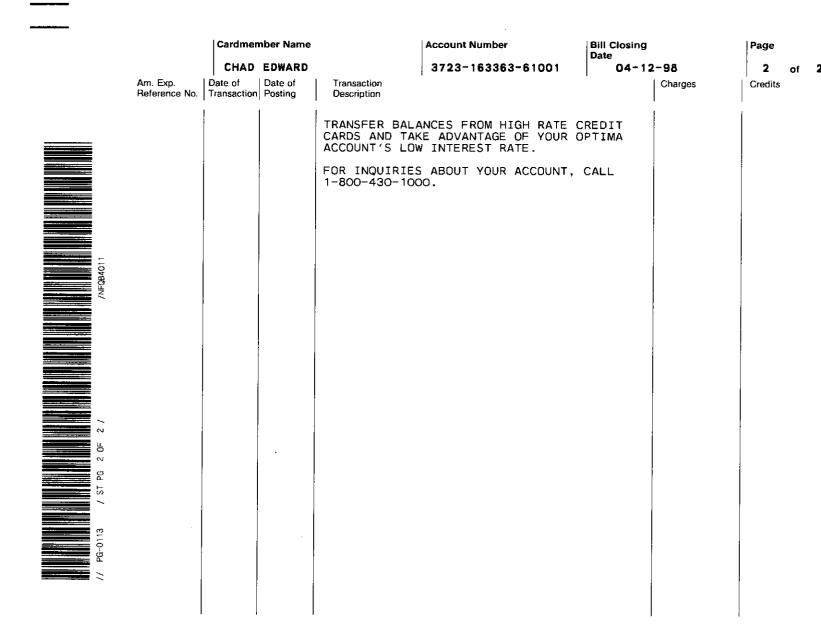
2316336367 000063000003163296

Cardmember You'll have all the time you need to redeem your SkyMiles(R). Unlike other airline credit cards, your miles never expire simply take one Delta or Delta Connection(R) flight once every three years. For inquiries about the Delta SkyMiles program, News call 1-800-323-2323.

|                           | call 1-800  | )-323-2323. |   |  |   | _   | 1                      | Page             |     |
|---------------------------|-------------|-------------|---|--|---|---|------------------------|------------------|-----|
|                           | Cardmemi    | ber Name    |   |  | Account Nun   |   |                        |                  | 2   |
|                           | CHAD EDWARD |             |   |  | 3723-163363-61001   |   |                        | 1 of             | 2   |
| Am. Exp.<br>Reference No. | Date of     | Date of     | Transaction<br>Description  |  | ,   |   | Charges                | Credits          |     |
| 831095-0                  | 1           |             | PAYMENT   | RECEIVED -   | THANK YOU   | 04/05   |                        | 200              |     |
|                           |             |             |   |  | ACCOUNT T   | OTAL  | .00                    | 200              | .00 |
|                           |             |             | AUTOMA<br>DOLLAR<br>SKYMILI<br>PARTNE<br>HILTON<br>RED LO<br>YOUR C<br>AVAILA<br>TRANSA | RS: THE FLO<br>HOTELS, MCI<br>BSTER, AND R<br>ASH ADVANCE<br>BLE BALANCE | TWO MILES F<br>N YOU USE YO<br>HE FOLLOWING<br>WER CLUB, HE<br>THE OLIVE<br>ENAISSANCE (<br>LIMIT IS<br>FOR NEW CASE<br>\$1000. | S DOUBLEMILES ERTZ, GARDEN, CRUISES. \$1000 H ADVANCE |                        |                  |     |
| Account                   | Previous    |             | New   | - Payments   | - Credits   | + FINANCE<br>CHARGE                                   | + Debit<br>Adjustments | = New<br>Balance |     |

| Account                        | Previous                   | + New<br>Charges    | - Payments               | - Credits                  | + FINANCE<br>CHARGE         | + Debit<br>Adjustments         | = New<br>Balance       |
|--------------------------------|----------------------------|---------------------|--------------------------|----------------------------|-----------------------------|--------------------------------|------------------------|
| Summary                        | 3,315.00                   | .00                 | 200.00                   | .00                        | 48.29                       | .00                            | 3,163.29               |
|                                | <br> Bill Closing<br> Date | Payment<br>Due Date | Credit<br>Limit          | Available<br>Credit        | Amount Over<br>Credit Limit | Past Due<br>Amount             | Minimum<br>Payment Due |
|                                | 04/12/98                   | 05/07/98            | 5,000                    | 1,837                      | 0                           | .00                            | 63.00                  |
| Finance                        | Finance                    |                     | x Daily<br>Periodic Rate | x Average<br>Daily Balance | = FINANCE<br>CHARGE         | CURRENT ANNUAL PERCENTAGE RATE | Thank<br>You           |
| Charge PURCHASES CASH ADVANCES |                            | 30<br>30            | .0490%                   |                            | 48.29<br>.00                | 17.900%<br>21.400%             |                        |
|                                |                            |                     |                          |                            |                             |                                |                        |

Customer Service



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Filed 11/30/2004

Page 2 Afceount Statement

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**OPTIMA** 

MINIMUM PAYMENT DUE BY PAYMENT DUE DATE.

Monthly Activity Summary Minumum Past Du Payment Due Amount

Past Due Amount Payment Due Date 06/06/98

New Balance Account Number Please write in amount of payment enclosed

2,911.15 3723-163363-61001

Make check payable to:

CHAD EDWARD PO BOX 51081 NEW BEDFORD MA 02745-0037 AMERICAN EXPRESS CENTURION BANK BOX 0001 LOS ANGELES CA 90096-0001

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#### 2316336367 000058000002911155

Cardmember Planning your summer vacation? You can take advantage of the American Express worldwide network of Travel Service News Locations. Once your arrangements are made, you can travel with security, knowing the American Express network can assist you with emergency Cardmember services, Express Cash withdrawals and American Express(R) Travelers Cheques. Cardmember Name **Account Number** Page 02745003781/NFQB401 CHAD EDWARD 3723-163363-61001 1 of Am. Exp. Date of Date of Transaction Charges Credits Reference No. Transaction Posting Description 831129-0 05/09 05/09 PAYMENT RECEIVED - THANK YOU 05/09 300.00 **Z1P** ACCOUNT TOTAL .00 300.00 z EARN MILES TWICE AS FAST! NOW YOU AUTOMATICALLY EARN TWO MILES FOR EVERY 70 DOLLAR CHARGED WHEN YOU USE YOUR DELTA SKYMILES CARD AT THE FOLLOWING DOUBLEMILES PARTNERS: THE FLOWER CLUB, HERTZ, HILTON HOTELS, MCI, THE OLIVE GARDEN, RED LOBSTER, AND RENAISSANCE CRUISES. 유 99 YOUR CASH ADVANCE LIMIT IS \$1000 S AVAILABLE BALANCE FOR NEW CASH ADVANCE TRANSACTION IS \$1000. ACCOUNT GRACE PERIOD=STANDARD GRACE 23 (SEE STATEMENT BACK FOR DETAILS). Pg

| Account<br>Summary     |                      |                                       | - Payments               | - Credits                  | + FINANCE<br>CHARGE         | + Debit<br>Adjustments         | = New<br>Balance       |
|------------------------|----------------------|---------------------------------------|--------------------------|----------------------------|-----------------------------|--------------------------------|------------------------|
|                        | 3,163.29             | .00                                   | 300.00                   | .00                        | 47.86                       | .00                            | 2,911.15               |
|                        | Bill Closing<br>Date | Payment<br>Due Date                   | Credit<br>Limit          | Available<br>Credit        | Amount Over<br>Credit Limit | Past Due<br>Amount             | Minimum<br>Payment Due |
|                        | 05/12/98             | 06/06/98                              | 5,000                    | 2,089                      | 0                           | .00                            | 58.00                  |
| Finance<br>Charge      |                      | Number of Days<br>this Billing Period | x Daily<br>Periodic Rate | x Average<br>Daily Balance | = FINANCE<br>CHARGE         | CURRENT ANNUAL PERCENTAGE RATE | Thank<br>You           |
| PURCHASES<br>CASH ADVA |                      | 30<br>30                              | .0507%<br>.0586%         | 3,146.62                   | 47.86<br>.00                | 18.490%<br>21.400%             |                        |
|                        |                      |                                       |                          |                            |                             |                                |                        |

Customer Service

The Optima<sup>sM</sup>Card



|                   | Cardme                            | ember Name      |                                | Account Number   | Bill Closing<br>Date |         | Page    |
|-------------------|-----------------------------------|-----------------|--------------------------------|--|----------------------|---------|---------|
|                   | CHAD                              | EDWARD          |                                | 3723-163363-61001  | 05-12                | -98     | 2 of    |
| Am. Ex<br>Referer | p. Date of<br>Ice No. Transaction | Date of Posting | Transaction<br>Description     |  |                      | Charges | Credits |
|                   |                                   |                 | CARDS AND TAN                  | ANCES FROM HIGH RATE (<br>KE ADVANTAGE OF YOUR (<br>W INTEREST RATE. | CREDIT<br>OPTIMA     |         |         |
|                   |                                   |                 | FOR INQUIRIES<br>1-800-430-100 | S ABOUT YOUR ACCOUNT,  | CALL                 |         |         |
|                   |                                   |                 |                                |  |                      |         |         |
| /NFQ84011         |                                   | :               |                                |  |                      |         |         |
|                   |                                   |                 |                                |  |                      |         |         |
|                   |                                   |                 |                                |  |                      |         |         |
|                   |                                   |                 |                                |  |                      |         |         |
| 2 /               |                                   |                 |                                |  | į                    |         |         |
| PG 2 OF           |                                   |                 |                                |  |                      |         |         |
| . ST              |                                   |                 |                                |  |                      |         |         |
| PG-0124           |                                   |                 |                                |  |                      |         |         |
| *                 |                                   |                 |                                |  |                      |         |         |

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Filed 11/30/2004

Page 4 Account Statement

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PG-0119

OPTIMA

MINIMUM PAYMENT DUE BY PAYMENT DUE DATE.

Monthly Activity Summary Minumum
Payment Due
Payment Due
Amount
.

Payment Due Date
.00 07/06/98

New Balance Account Number Please write in amount of payment enclosed

.23

.00

2,454.23 3723-163363-61001

Make check payable to:

CHAD EDWARD PO BOX 51081 NEW BEDFORD MA 02745-0037 AMERICAN EXPRESS CENTURION BANK BOX 0001 LOS ANGELES CA 90096-0001

Thinteellaakia Halkadkadkaaa Hidadalaali

#### 2316336367 000049000002454232

Cardmember Rearn rewards twice as fast! You'll receive double miles when you use your Delta SkyMiles(R) Credit Card at gas stations and supermarkets from June 15 through August 31, 1998. Just pay for your purchases with the Card and watch your everyday purchases add up to free travel!

|          | purchases              | sadd up to f | ree travel!  |  |  |         |      |      |      |  |
|----------|------------------------|--------------|--|--|--|---------|------|------|------|--|
|          | Cardmemb               | oer Name     |  | Account Number   |  |         | Page |      |      |  |
|          | CHAD E                 | DWARD        |  | 3723-1633  | 163-61001  |         | 1    | of   | 2    |  |
|          | Date of<br>Transaction |              | Transaction<br>Description   |  |  | Charges | Cre  | dits |      |  |
| 831157-0 | 06/06                  | 06/06        | PAYMENT RECEIVED - THAN  | NK YOU   | 06/06  |         |      | 500  | .00  |  |
|          |                        |              | ,  | ACCOUNT TO   | TAL  | .00     |      | 500  | . 00 |  |
|          |                        |              | EARN MILES TWICE AS FAAUTOMATICALLY EARN TWO DOLLAR CHARGED WHEN YOU SKYMILES CARD AT THE F PARTNERS: THE FLOWER HILTON HOTELS, MCI, TH RED LOBSTER, AND RENAM YOUR CASH ADVANCE LIMMAVAILABLE BALANCE FOR TRANSACTION IS \$1000 ACCOUNT GRACE PERIOD=5 (SEE STATEMENT BACK FO | D MILES FOOU USE YOU FOLLOWING CLUB, HER E OLIVE GESANCE CREET IS \$ NEW CASH DOLOTERS | R EVERY R DELTA DOUBLEMILES TZ, ARDEN, UISES. 1000 ADVANCE |         |      |      |      |  |

| Account<br>Summary     | Previous<br>Balance  | + New<br>Charges                      | - Payments                | - Credits                  | + FINANCE<br>CHARGE         | + Debit<br>Adjustments         | = New<br>Balance       |
|------------------------|----------------------|---------------------------------------|---------------------------|----------------------------|-----------------------------|--------------------------------|------------------------|
|                        | 2,911.15             | .00                                   | 500.00                    | .00                        | 43.08                       | .00                            | 2,454.                 |
|                        | Bill Closing<br>Date | Payment<br>Due Date                   | Credit<br>Limit           | Available<br>Credit        | Amount Over<br>Gredit Limit | Past Due<br>Amount             | Minimum<br>Payment Due |
|                        | 06/11/98             | 07/06/98                              | 5,000                     | 2,546                      | 0                           | .00                            | 49.                    |
| Finance<br>Charge      |                      | Number of Days<br>this Billing Period | x Daily<br>Periodic Rate  | x Average<br>Daily Balance |                             | CURRENT ANNUAL PERCENTAGE RATE | Thank<br>You           |
| PURCHASES<br>CASH ADVA | _                    | 30<br>30                              | .050 <b>7</b> %<br>.0586% | 2,832.53<br>.00            | 43.08<br>.00                | 18.490%<br>21.400%             |                        |
|                        |                      | I                                     |                           |                            | 1                           |                                |                        |

Customer Service

The Optima<sup>sм</sup>Card

S



Cardmember Name Account Number **Bill Closing** Page Date CHAD EDWARD 3723-163363-61001 06-11-98 2 Am. Exp. Date of Date of Transaction Charges Credits Reference No. | Transaction | Posting Description FOR INQUIRIES ABOUT YOUR ACCOUNT, CALL 1-800-430-1000.

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#### MINIMUM PAYMENT DUE BY PAYMENT DUE DATE.

Monthly Activity Summary

Minumum Past Due Payment Due Amount 43.00

Payment Due Date 08/05/98

New Balance

Account Number

Please write in amount of payment

2,190.92

3723-163363-61001

enclosed

.92

.00

CHAD EDWARD PO BOX 51081 NEW BEDFORD

02745-0037 MΑ

. 00

Make check payable to:

AMERICAN EXPRESS CENTURION BANK BOX 0001

LOS ANGELES CA 90096-0001

Udadholladdadladladlaadlaaadldaddad

#### 2316336367 000043000002190923

Cardmember Don't miss your chance to earn rewards twice as fast! You'll receive double miles when you use your Delta SkyMiles(R) Credit News Card at gas stations and supermarkets now through August 31, 1998. Just pay for your purchases with the Card and watch your everyday purchases add up to free travel!

|                           | Cardmemb            | er Name |  | Account Numb   | er   |         | Pag | e    |     |
|---------------------------|---------------------|---------|--|--|--|---------|-----|------|-----|
|                           | CHAD E              | DWARD   |  | 3723-1633  | 63-61001   |         | 1   | of   | 2   |
| Am. Exp.<br>Reference No. | Date of Transaction |         | Transaction<br>Description   |  |  | Charges | Gre | dits |     |
| 831187-0                  | 07/06               | 07/06   | PAYMENT RECEIVED - THAN  | NK YOU   | 07/06  |         |     | 300  | .00 |
|                           |                     |         |  | ACCOUNT TO   | ΓAL  | .00     |     | 300  | .00 |
|                           |                     |         | EARN MILES TWICE AS FAUTOMATICALLY EARN TWO DOLLAR CHARGED WHEN YOU SKYMILES CARD AT THE FARTNERS: THE FLOWER HILTON HOTELS, MCI, THE RED LOBSTER, AND RENAMED TO TRANSACTION IS \$100 | O MILES FOR<br>DU USE YOUR<br>FOLLOWING E<br>CLUB, HERT<br>HE OLIVE GA<br>ISSANCE CRU<br>IT IS \$1<br>NEW CASH A | R EVERY<br>R DELTA<br>DOUBLEMILES<br>TZ,<br>ARDEN,<br>JISES. |         |     |      |     |

| Account<br>Summary         | Previous<br>Balance  | + New<br>Charges    | - Payments               | - Credits                  | + FINANCE<br>CHARGE         | + Debit<br>Adjustments         | = New<br>Balance       |
|----------------------------|----------------------|---------------------|--------------------------|----------------------------|-----------------------------|--------------------------------|------------------------|
|                            | 2,454.23             | .00                 | 300.00                   | .00                        | 36.69                       | .00                            | 2,190.                 |
|                            | Bill Closing<br>Date | Payment<br>Due Date | Credit<br>Limit          | Available<br>Credit        | Amount Over<br>Credit Limit | Past Due<br>Amount             | Minimum<br>Payment Due |
|                            | 07/11/98             | 08/05/98            | 5,000                    | 2,809                      | О                           | .00                            | 43.                    |
| Finance<br>Charge          |                      |                     | x Daily<br>Periodic Rate | x Average<br>Daily Balance | = FINANCE<br>CHARGE         | CURRENT ANNUAL PERCENTAGE RATE | Thank<br>You           |
| PURCHASES<br>CASH ADVANCES |                      | 30<br>30            | .0507%<br>.0586%         | 2,412.28                   | 36.69<br>.00                | 18.490%<br>21.400%             |                        |
|                            |                      |                     |                          |                            |                             |                                |                        |

Customer Service

The Optima<sup>sм</sup>Card



|    | Cardmen               | nber Name          |                                | Account Number  | Bill Closii<br>Date | ng      | Page    |
|----|-----------------------|--------------------|--------------------------------|---|---------------------|---------|---------|
|    | CHAD                  | EDWARD             |                                | 3723-163363-61001   |                     | 11-98   | 2 of    |
| 15 | Date of<br>ransaction | Date of<br>Posting | Transaction<br>Description     | '   | '                   | Charges | Credits |
|    |                       |                    | FORWARD TO PR                  | RENEWS NEXT MONTH.<br>ROVIDING YOU WITH A<br>CARDMEMBERSHIP IN T                      | LL THE              |         |         |
|    |                       |                    | APR=PRIME RAT<br>APR=PR+12.90% | S5.00.APR FORMULAS:<br>E(PR)+ 9.99%:CASH<br>S:ACCOUNTS NOT IN G<br>PR+13.99%, CURRENT | ADVANCE<br>OOD      |         |         |
|    |                       |                    |                                | PERIOD=STANDARD G   |                     |         |         |
|    |                       |                    | FOR INQUIRIES<br>1-800-430-100 | ABOUT YOUR ACCOUN   | T, CALL             |         |         |
|    |                       |                    |                                |   |                     |         |         |
|    |                       | •                  |                                |   |                     |         |         |
|    |                       | ,                  |                                |   |                     |         |         |
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| ŀ  |                       |                    |                                |   |                     |         |         |
|    |                       |                    |                                |   |                     | i       |         |
|    |                       |                    |                                |   |                     |         |         |
|    |                       |                    |                                |   |                     |         |         |
|    |                       |                    |                                |   |                     |         |         |

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Monthly

Activity

Summary

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MINIMUM PAYMENT DUE BY PAYMENT DUE DATE.

Minumum Past Due Payment Due Amount

Payment Due Date 09/05/98 New Balance Account Number Please write in amount of payment enclosed

2,110.85 | 3723-163363-61001

42.00

CHAD EDWARD PO BOX 51081 NEW BEDFORD MA 02745-0037

.00

Make check payable to:

AMERICAN EXPRESS CENTURION BANK BOX OOO1 LOS ANGELES CA 90096-0001

thialladhahadhalladhadhaadhaadh

#### 2316336367 000042000002110856

Cardmember Don't miss your chance to earn rewards twice as fast! You'll receive double miles when you use your Delta SkyMiles(R) Credit Card at gas stations and supermarkets now through August 31, 1998. Just pay for your purchases with the Card and watch your everyday purchases add up to free travel!

|      | Page<br>1 of  | _     |
|------|---------------|-------|
| 10   | 1 of          | _     |
| IC   |               | 2     |
|      | Credits       |       |
|      | 20            | 00.00 |
| .00  |               |       |
| . 00 | 20            | 00.00 |
|      |               |       |
|      | 35.00<br>5.00 | 35.00 |

| Account<br>Summary                          | Previous<br>Balance<br>2,190.92 | + New<br>Charges                            | - Payments                                     | - Credits                              | + FINANCE<br>CHARGE<br>34.93 | + Debit<br>Adjustments | <br> = New<br> Balance<br>  2,110.85 |
|---|---------------------------------|---|--|--|------------------------------|------------------------|--------------------------------------|
|   | Bill Closing   Date   O8/11/98  | Payment Due Date                            | Credit<br>Limit<br>5,000                       | Available<br>Credit<br>2,889           | Amount Over<br>Credit Limit  | Past Due<br>Amount     | Minimum<br>Payment Due<br>42.00      |
| Finance<br>Charge<br>PURCHASES<br>CASH ADVA | i                               | Number of Days<br>this Billing Period<br>31 | x Daily<br>Periodic Rate<br>. 0507%<br>. 0586% | x Average<br>Daily Balance<br>2,222.16 | = FINANCE                    |                        | Thank<br>You                         |

Customer Service

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|               |                           | Cardmen                | nber Name          |                                | Account Number                               | Bill Closing<br>Date |         | Page    |
|---------------|---------------------------|------------------------|--------------------|--------------------------------|--|----------------------|---------|---------|
|               |                           | CHAD                   | EDWARD             |                                | 3723-163363-61001                            | 08-11                | -98     | 2 of    |
|               | Am. Exp.<br>Reference No. | Date of<br>Transaction | Date of<br>Posting | Transaction<br>Description     | '  | '                    | Charges | Credits |
| _             |                           |                        |                    | (SEE STATEMEN                  | PERIOD=STANDARD GRAC<br>T BACK FOR DETAILS). |                      | •       |         |
|               |                           |                        |                    | FOR INQUIRIES<br>1-800-430-100 | ABOUT YOUR ACCOUNT,                          | CALL                 |         |         |
|               |                           |                        |                    |                                |  |                      |         |         |
| 4011          |                           |                        |                    |                                |  |                      |         |         |
| BOLIN /       |                           |                        |                    |                                |  |                      |         |         |
|               |                           |                        |                    |                                |  |                      |         |         |
| 2 / /NFQ84011 |                           |                        |                    |                                |  |                      |         |         |
|               |                           |                        |                    |                                |  |                      |         |         |
| PG 2 0F       |                           |                        |                    |                                |  |                      |         |         |
| / ST          |                           |                        |                    |                                |  |                      |         |         |
| PG-0115       | ,                         |                        |                    |                                |  |                      |         |         |
|               |                           |                        |                    |                                |  |                      |         |         |

Case 1:04-cv-12462-MLW

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PG-0115

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OPTIMA OPTIMA

MINIMUM PAYMENT DUE BY PAYMENT DUE DATE.

Monthly Activity Summary Minumum Past Due Amount

43.00 .00

Payment Due Date New Balance Account Number Please write in amount of payment enclosed

\$

2,199.32 | 3723-163363-61001

CHAD EDWARD PO BOX 51081 NEW BEDFORD MA

X 51081 EDFORD MA 02745-0037 Make check payable to:

AMERICAN EXPRESS CENTURION BANK BOX 0001 LOS ANGELES CA 90096-0001

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2316336367 000043000002199320

Cardmember PLEASE REMEMBER: To avoid finance charges, payment in full must be received by the payment due date.

| News                      |                        |                    |                            |                             |              |                     |                        |                  |
|---------------------------|------------------------|--------------------|----------------------------|-----------------------------|--------------|---------------------|------------------------|------------------|
|                           | Cardmemi               | oer Name           |                            |                             | Account Nu   | mber                |                        | Page             |
|                           | CHAD E                 | DWARD              |                            |                             | 3723-16      | 3363-61001          |                        | 1 of 2           |
| Am. Exp.<br>Reference No. | Date of<br>Transaction | Date of<br>Posting | Transaction<br>Description |                             |              |                     | Charges                | Credits          |
|                           |                        |                    | CARD                       | 3723-163363-                | -61001 TRANS | ACTIONS             |                        |                  |
| 831247-0                  | 09/04                  | 09/04              | PAYMENT                    | RECEIVED -                  | THANK YOU    | 09/04               |                        | 100.00           |
|                           |                        |                    |                            | то                          | TAL FOR CARE | 100                 | .00                    | 100.00           |
|                           |                        |                    | CARD                       | 3723-163363-                | 61019 TRANS  | ACTIONS             |                        |                  |
| 501242-1                  | 08/29                  | 08/30              |                            | AL HOUSE INN<br>330 LODGING | YARMOUTH     | MA<br>08/29/98      | 154.35                 |                  |
|                           |                        |                    |                            | то                          | TAL FOR CARE | 101                 | 154.35                 | .00              |
|                           |                        |                    |                            |                             | ACCOUNT 1    | rotal .             | 154.35                 | 100.00           |
|                           |                        |                    |                            |                             |              |                     |                        |                  |
|                           |                        |                    |                            |                             |              |                     |                        |                  |
|                           |                        |                    |                            |                             |              |                     |                        |                  |
|                           |                        |                    |                            |                             |              |                     |                        |                  |
| Account<br>Summary        | Previous<br>Balance    | <br> + N<br> Char  |                            | - Payments                  | - Credits    | + FINANCE<br>CHARGE | + Debit<br>Adjustments | = New<br>Balance |
|                           | 2,110                  | .85                | 154.35                     | 100.00                      | .00          | 34.12               | .00                    | 2,199.32         |

| Account<br>Summary     | Previous<br>Balance  | + New<br>Charges                      | - Payments               | - Credits                  | + FINANCE<br>CHARGE         | + Debit<br>Adjustments         | = New<br>Balance       |
|------------------------|----------------------|---------------------------------------|--------------------------|----------------------------|-----------------------------|--------------------------------|------------------------|
|                        | 2,110.85             | 154.35                                | 100.00                   | .00                        | 34.12                       | .00                            | 2,199.32               |
|                        | Bill Closing<br>Date | Payment<br>Due Date                   | Credit<br>Limit          | Available<br>Credit        | Amount Over<br>Credit Limit | Past Due<br>Amount             | Minimum<br>Payment Due |
|                        | 09/11/98             | 10/06/98                              | 5,000                    | 2,801                      | 0                           | .00                            | 43.00                  |
| Finance<br>Charge      |                      | Number of Days<br>this Billing Period | x Daily<br>Periodic Rate | x Average<br>Daily Balance | = FINANCE<br>CHARGE         | CURRENT ANNUAL PERCENTAGE RATE | Thank<br>You           |
| PURCHASES<br>CASH ADVA |                      | 31<br>31                              | .0507%<br>.0586%         | 2,171.07                   | 34.12                       | 18.490%<br>21.400%             |                        |

Customer Service



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|--|---------|----|
| 7 mm = 15 mm = | _       | OI |
| Reference No.   Transaction   Posting   Description  | Credits |    |
| EARN MILES TWICE AS FAST! NOW YOU AUTOMATICALLY FARN TWO MILES FOR EVERY DOLLAR CHARGED WHEN YOU USE YOUR DELTA SKYMILES CARD AT THE FOLLOWING DOUBLEMILES PARTNERS: THE FLOWER CLUB, HERTZ, HILTON HOTELS, MCI, THE OLIVE GARDEN, RED LOBSTER, AND RENAISSANCE CRUISES.  YOUR TOTAL MILES EARNED THIS BILLING PERIOD IS 154.  THESE MILES HAVE BEEN TRANSFERRED TO YOUR DELTA AIR LINES SKYMILES ACCOUNT.  YOUR CASH ADVANCE LIMIT IS \$1000 AVAILABLE BALANCE FOR NEW CASH ADVANCE TRANSACTION IS \$1000.  ACCOUNT GRACE PERIOD-STANDARD GRACE (SEE STATEMENT BACK FOR DETAILS).  FOR INQUIRIES ABOUT YOUR ACCOUNT, CALL 1-800-430-1000.   |         |    |

Page 12 of 26 Bill closing Date

Receipt Page

of

1

27

CHAD EDWARD

3723-163363-61001

09-11-98

Cardmember Account No. Date of Charge Reference Code Approval Code 3723-163363-61019 08/29/98 0000-0830 Service Establishment and Location
COLONIAL HOUSE INN YARMOUTH MA F00D/BEV \$128.35 WAITER \$26.00 S/E # 2200514131 \$154.35

NFQ84011

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Case 1:04-cv-1

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Filed 11/30/2004

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MINIMUM PAYMENT DUE BY PAYMENT DUE DATE.

Monthly Activity Summary

Minumum Past Due Payment Due Amount 41.00 .00

Payment Due Date 11/06/98

New Balance Account Number

Please write in amount of payment enclosed

2,051.33 3723-163363-61001

CHAD EDWARD PO BOX 51081 NEW BEDFORD 02745-0037 MA

Make check payable to:

AMERICAN EXPRESS CENTURION BANK BOX 0001 LOS ANGELES CA 90096-0001

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2316336367 000041000002051333

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Cardmember Earn rewards twice as fast! You'll receive double miles when you use your Delta SkyMiles(R) Credit Card at any Wal-Mart from October 1 through December 31,1998. Just pay for your purchases with the Card and watch your everyday purchases add up to free travel.

|                           | add up t               | o iree travei.     |   |                   |          |
|---------------------------|------------------------|--------------------|---|-------------------|----------|
|                           |                        | ber Name           | Account Number  |                   | Page     |
|                           | CHAD                   | EDWARD             | 3723-163363-6   | 1001              | 1 of 2   |
| Am. Exp.<br>Reference No. | Date of<br>Transaction | Date of<br>Posting | Transaction<br>Description                                | Charges           | Credits  |
|                           |                        |                    | CARD 3723-163363-61001 TRANSACTION                        | s                 |          |
| 831276-0                  | 10/03                  | 10/03              | PAYMENT RECEIVED - THANK YOU 10,                          | /03               | 300.00   |
|                           |                        |                    | TOTAL FOR CARD 100  | . 0               | 0 300.00 |
|                           |                        |                    | CARD 3723-163363-61019 TRANSACTIONS                       | 5                 |          |
| 501263-1                  | 09/18                  | 09/20              | RED LOBSTER OOOO59N DARTMOUTH O99401176 FOOD/BEVERAGE 09/ | MA<br>18/98 117.2 | 1        |
|                           |                        |                    | TOTAL FOR CARD 101  | 117.2             | .00      |
|                           |                        |                    | ACCOUNT TOTAL   | 117.2             | 300.00   |
|                           |                        |                    |   |                   |          |
|                           |                        |                    |   |                   |          |
|                           |                        |                    |   |                   |          |
| Account                   | Previous               | I + No             | W I Downson   | 1                 | 1        |

|        | Account<br>Summary                           | Previous<br>Balance  | + New<br>Charges                                  | - Payments      | - Credits                                     | + FINANCE<br>CHARGE         | + Debit<br>Adjustments                                  | = New<br> Balance            |
|--------|--|----------------------|---|-----------------|---|-----------------------------|---|------------------------------|
|        |  | 2,199.32             | 117.21  | 300.00          | .00   | 34.80                       | .00   | 2,051.33                     |
|        |  | Bill Closing<br>Date | Payment<br>Due Date                               | Credit<br>Limit | Available<br>Credit                           | Amount Over<br>Credit Limit | Past Due<br>Amount                                      | <br> Minimum<br> Payment Due |
|        |  | 10/12/98             | 11/06/98  | 5,000           | 2,949   | О                           | .00   | 41.00                        |
| (<br>F | Finance<br>Charge<br>PURCHASES<br>CASH ADVAI |                      | Number of Days<br>this Billing Period<br>31<br>31 |                 | x Average<br>Daily Balance<br>2,214.23<br>.00 |                             | CURRENT ANNUAL<br>PERCENTAGE RATE<br>18.490%<br>21.400% | Thank<br>You                 |
|        |  |                      |   |                 | 1   |                             |   |                              |

Customer Service

// PG-0110



|                           | Cardmer                | nber Name          |   | Account Number  | Bill Closing<br>Date                |         | Page    |
|---------------------------|------------------------|--------------------|---|---|-------------------------------------|---------|---------|
|                           | CHAD                   | EDWARD             |   | 3723-163363-61001   | 10-1                                | 2-98    | 2 of    |
| Am. Exp.<br>Reference No. | Date of<br>Transaction | Date of<br>Posting | Transaction<br>Description                              | ,   |                                     | Charges | Credits |
|                           |                        |                    | AUTOMATICALLY DOLLAR CHARGE SKYMILES CARD PARTNERS: THE | WICE AS FAST! NOW YOU Y EARN TWO MILES FOR E ED WHEN YOU USE YOUR I D AT THE FOLLOWING DOU HE FLOWER CLUB, HERTZ G, MCI, THE OLIVE GARG AND RENAISSANCE CRUIS | EVERY<br>DELTA<br>JBLEMILES<br>DEN, |         |         |
|                           |                        |                    | YOUR TOTAL MI<br>PERIOD IS                              | ILES EARNED THIS BILL:<br>234.*   | ING                                 |         |         |
|                           |                        |                    |   | HAVE BEEN TRANSFERRED<br>IR LINES SKYMILES ACC  |                                     |         |         |
|                           |                        |                    |   | /ANCE LIMIT IS \$100<br>ANCE FOR NEW CASH ADV<br>IS \$1000.   |                                     |         |         |
|                           |                        |                    |   | E PERIOD=STANDARD GRAC<br>NT BACK FOR DETAILS).   | CE                                  |         |         |
|                           |                        |                    | FOR INQUIRIES<br>1-800-430-100                          | S ABOUT YOUR ACCOUNT,   | CALL                                |         |         |
|                           |                        |                    |   |   |                                     |         |         |
|                           |                        |                    |   |   |                                     |         |         |
|                           |                        |                    |   |   |                                     |         |         |
|                           |                        |                    |   |   |                                     |         |         |
|                           |                        |                    |   |   |                                     |         |         |
|                           |                        |                    |   |   |                                     |         |         |
|                           |                        |                    |   |   |                                     |         |         |

Service Extablishment and Location
RED LOBSTER 000059N DARTMOUTH

Reference Code Approval Code

\$117.21

099401176

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\$117.21

TOTAL CHARGE AMOUNT

Receipt Page

30

Cardmember Account No.

Record of Charge FOOD/BEV

TIP

3723-163363-61019

S/E # 2201095940

CHAD EDWARD

Date of Charge

09/18/98

3723-163363-61001

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Case 1:04-cv-12462-MLW

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#### MINIMUM PAYMENT DUE BY PAYMENT DUE DATE.

Monthly Activity Summary Minumum Past Due Payment Due Amount 41.00 .00 Payment Due Date 12/07/98

New Balance 2,099.93

Account Number

3723-163363-61001

Please write in amount of payment enclosed

CHAD EDWARD PO BOX 51081

NEW BEDFORD MA 02745-0037 Make check payable to:

AMERICAN EXPRESS CENTURION BANK BOX 0001 LOS ANGELES CA 90096-0001

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News

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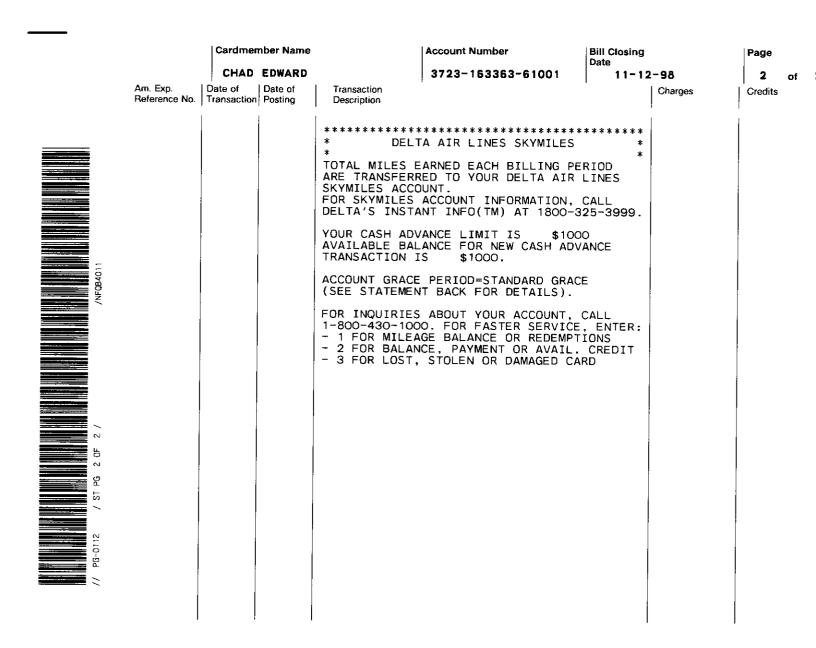
8 S Cardmember Earn rewards twice as fast! You'll receive double miles when you use your Delta SkyMiles(R) Credit Card at any Wal-Mart from October 1 through December 31, 1998. Just pay for your purchases with the Card and watch your everyday purchases

|                           | add up to              | free travel.       |  |                        | •       | - '      |
|---------------------------|------------------------|--------------------|--|------------------------|---------|----------|
|                           | Cardmemi               | ber Name           | Acc  | ount Number            |         | Page     |
|                           | CHAD E                 | DWARD              | 37   | 23-163363-61001        |         | 1 of 2   |
| Am. Exp.<br>Reference No. | Date of<br>Transaction | Date of<br>Posting | Transaction<br>Description                               |                        | Charges | Credits  |
|                           |                        |                    | CARD 3723-163363-61001                                   | TRANSACTIONS           |         | <u> </u> |
| 831314-0                  | 11/10                  | 11/10              | PAYMENT RECEIVED - THANK                                 | YOU 11/10              |         | 200.00   |
|                           |                        |                    | TOTAL FOR  | R CARD 100             | .00     | 200.00   |
|                           | !                      |                    | CARD 3723-163363-61019 T                                 | TRANSACTIONS           |         |          |
| 501291-1                  | 10/16                  | 10/18              | CARDOZAS WINE AND SPN DART<br>106041165 ALCOHOL/BEVERAGE | TMOUTH, MA<br>10/16/98 | 213.85  |          |
|                           |                        | :                  | TOTAL FOR  | R CARD 101             | 213.85  | . 00     |
|                           |                        |                    | ACCO   | OUNT TOTAL             | 213.85  | 200.00   |
|                           |                        |                    |  |                        |         |          |
|                           |                        |                    |  |                        |         |          |
|                           |                        | İ                  |  |                        |         |          |
|                           |                        |                    |  |                        |         |          |
| Account                   | Previous               | + Ne               | / - Payments   - Credits                                 | + FINANCE              | + Debit | = New    |

| Summary                    | Balance              | Charges                               | - r ayments               | - Credits                  | CHARGE                      | + Debit<br>Adjustments         | = New<br>Balance       |
|----------------------------|----------------------|---------------------------------------|---------------------------|----------------------------|-----------------------------|--------------------------------|------------------------|
|                            | 2,051.33             | 213.85                                | 200.00                    | .00                        | 34.75                       | .00                            | 2,099.93               |
|                            | Bill Closing<br>Date | Payment<br>Due Date                   | Credit<br>Limit           | Available<br>Credit        | Amount Over<br>Credit Limit | Past Due<br>Amount             | Minimum<br>Payment Due |
|                            | 11/12/98             | 12/07/98                              | 5,000                     | 2,900                      | o                           | .00                            | 41.00                  |
| Finance<br>Charge          |                      | Number of Days<br>this Billing Period | x Daily<br>Periodic Rate  | x Average<br>Daily Balance |                             | CURRENT ANNUAL PERCENTAGE RATE | Thank<br>You           |
| PURCHASES<br>CASH ADVANCES |                      | 31<br>31                              | .0500%<br>.05 <b>79</b> % | 2,241.89                   | 34.75<br>.00                | 18.240%<br>21.150%             |                        |
|                            |                      |                                       |                           |                            |                             |                                |                        |

Customer Service

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Page 18 of 26 Bill closing Date

Receipt Page

33

CHAD EDWARD

3723-163363-61001

Cardmember Account No. Date of Charge Reference Code Approval Code 3723-163363-61019 10/16/98 106041165 84 Service Establishment and Location
CARDOZAS WINE AND SPN DARTMOUTH, ALCOHOL/BEVERAGE S/E # 2203052683 \$213.85

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Case 1:04-cv-12462-MLW

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Filed 11/30/2004

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34

MINIMUM PAYMENT DUE BY PAYMENT DUE DATE.

Monthly Activity Summary

Minumum Past Due Payment Payment Due Amount Due Date 49.00 .00 01/06/99 New Balance Account Number

Please write in amount of payment enclosed

2,495.15 3723-163363-61001

Make check payable to:

CHAD EDWARD PO BOX 51081 NEW BEDFORD MΑ 02745-0037

AMERICAN EXPRESS CENTURION BANK BOX 0001 LOS ANGELES CA 90096-0001

2316336367 000049000002495151

|                           | Cardmemi               | ber Na | me            |                            |                              | Account No                   | ımber                       |                                | Page                   |
|---------------------------|------------------------|--------|---------------|----------------------------|------------------------------|------------------------------|-----------------------------|--------------------------------|------------------------|
|                           | CHAD E                 | DWAR   | 2D            | 3723-163363-61001          |                              |                              |                             | 1 of 2                         |                        |
| Am. Exp.<br>Reference No. | Date of<br>Transaction | Date o |               | Transaction<br>Description |                              |                              |                             | Charges                        | Credits                |
|                           |                        |        |               | CARD                       | 3723-163363                  | -61001 TRANS                 | ACTIONS                     |                                |                        |
| 831340-0                  | 12/06                  | 12     | 2/06          | PAYMEN                     | T RECEIVED -                 | THANK YOU                    | 12/06                       |                                | 100.0                  |
|                           |                        |        |               |                            | T                            | OTAL FOR CAR                 | D 100                       | .00                            | 100.0                  |
| :                         |                        |        |               | CARD                       | 3723-163363                  | -61019 TRANS                 | ACTIONS                     |                                |                        |
| 501317-1                  | 11/12                  | 11     | /13           | WAL-MA<br>56038            | RT 2157<br>553 GENERAL I     | NORTH DARTI<br>WERCHANDISE   | MOU MA<br>11/12/98          | 52.84                          |                        |
| 501327-1                  | 11/20                  | 11     | /23           | GENERAI<br>0327250         | NUTRITION :<br>096 HEALTH FO | #3N DARTMOUT<br>OOD/PRODUCTS | H MA<br>11/20/98            | 55.10                          |                        |
| 501338-1                  | 12/04                  | 12     | !/04          | WAL-MAI<br>90167           | RT 2157<br>549 GENERAL I     | NORTH DARTI<br>MERCHANDISE   | MOU MA<br>12/04/98          | 150.78                         | 1                      |
| 501339-1                  | 12/04                  | 12     | /05           | SHOWTIN<br>4206214         | ME OVEN<br>19 SHOWTIME(      | 888-486-180<br>DVEN          | D6 CA<br>12/04/98           | 183.70                         |                        |
|                           |                        |        |               |                            |                              | PAGE 1                       | <b>FOTAL</b>                | 442.42                         | 100.0                  |
|                           | Previous               |        | + Ne          |                            | - Payments                   | - Credits                    | + FINANCE                   | l + Debit                      | <br>  = New            |
| Summary                   | Balance                | 00     | Charg         |                            |                              |                              | CHARGE                      | Adjustments                    | Balance                |
| 1                         | 2,099                  | .93    |               | 461.30                     | 100.00                       | .00                          | 33.92                       | .00                            | 2,495.1                |
|                           | Bill Closing<br>Date   |        | Paym<br>Due D |                            | Credit<br>Limit              | Available<br>Credit          | Amount Over<br>Credit Limit | Past Due<br>Amount             | Minimum<br>Payment Due |
|                           | 12/12                  | /98    | 0             | 1/06/99                    | 5,000                        | 2,505                        | О                           | .00                            | 49.0                   |
| Finance<br>Charge         |                        |        |               | er of Days<br>lling Period | x Daily<br>Periodic Rate     | x Average<br>Daily Balance   | = FINANCE<br>CHARGE         | CURRENT ANNUAL PERCENTAGE RATE | Thank<br>You           |
| PURCHASES<br>CASH ADVAN   | CES                    |        |               | 30<br>30                   | .0493%                       | 2,293.55<br>.00              | 33.92<br>.00                | 17.990%<br>20.900%             |                        |

Customer Service



|                           | Cardmer                | nber Name          |  | Account Number   | Bill Closing                    |         | Page    |
|---------------------------|------------------------|--------------------|--|--|---------------------------------|---------|---------|
|                           | CHAD                   | EDWARD             |  | 3723-163363-61001  | Date<br>12-12                   | -98     | 2 of    |
| Am. Exp.<br>Reference No. | Date of<br>Transaction | Date of<br>Posting | Transaction<br>Description   |  | 1                               | Charges | Credits |
| 501339-1                  | 12/04                  | 12/05              | SHOWTIME OVEN<br>42062149 SHO  |  | CA<br>12/04/98                  | 18.88   |         |
|                           |                        |                    |  | TOTAL FOR CARD 101   |                                 | 461.30  | .00     |
|                           |                        |                    |  | ACCOUNT TOTAL  |                                 | 461.30  | 100.00  |
| /NFQ84011                 |                        |                    | AUTOMATICALLY DOLLAR CHARGE SKYMILES CARD PARTNERS: TH HILTON HOTELS | TICE AS FAST! NOW YOU EARN TWO MILES FOR EYD WHEN YOU USE YOUR DE AT THE FOLLOWING DOUGH FLOWER CLUB, HERTZ, MCI, THE OLIVE GARDE AND RENAISSANCE CRUISE | VERY<br>ELTA<br>BLEMILES<br>EN. |         |         |
|                           |                        |                    | YOUR TOTAL MI<br>PERIOD IS   | LES EARNED THIS BILLIN<br>514.*  | NG                              |         |         |
|                           |                        | i                  | THESE MILES H  | AVE BEEN TRANSFERRED T<br>R LINES SKYMILES ACCOU   | ΓΟ<br>JNT.                      |         |         |
|                           |                        |                    | YOUR CASH ADV<br>AVAILABLE BAL<br>TRANSACTION IS                     | ANCE FOR NEW CASH ADVA   | ANCE                            |         |         |
| 2 / 2                     |                        |                    | ACCOUNT GRACE<br>(SEE STATEMEN                                       | PERIOD=STANDARD GRACE<br>T BACK FOR DETAILS).  |                                 |         |         |
| / ST PG 2 OF              |                        |                    | 1-800-430-1000<br>- 1 FOR MILEAU<br>- 2 FOR BALANO                   | ABOUT YOUR ACCOUNT, C<br>D. FOR FASTER SERVICE,<br>GE BALANCE OR REDEMPTI<br>CE, PAYMENT OR AVAIL.<br>STOLEN OR DAMAGED CAR                              | ENTER:                          |         |         |
| -0126                     |                        |                    |  |  |                                 |         |         |
| -5a //                    |                        |                    |  |  |                                 |         |         |
|                           |                        |                    |  |  |                                 |         |         |

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CHAD EDWARD

3723-163363-61001

12-12-98

Receipt Page

Cardmember Account No. Date of Charge Reference Code Approval Code 3723-163363-61019 11/12/98 56038553 30 Service Establishment and Location
WAL-MART 2157 NORTH DARTMOU GENERAL MERCHANDISE S/E # 1035700418 \$52.84

NFQB4011

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Date of Charge 11/20/98 Reference Code Approval Code 032725096 67 Cardmember Account No. 3723-163363-61019 Service Establishment and Location
GENERAL NUTRITION #3N DARTMOUTH Record of Charge HEALTH FOOD/PRODUCTS S/E # 2204401590 \$55.10

| Cardmember Account No.<br>3723~163363-61019 |        | Date of Charge<br>12/04/98 |    | Reference Code<br>90167549 | Approval Code<br>86 |
|---|--------|----------------------------|----|----------------------------|---------------------|
| Service Establishment and Location          | n      | *                          |    |                            |                     |
| WAL-MART 2157                               | NORTH  | DARTMOU                    | MA |                            |                     |
| Record of Charge                            |        |                            |    |                            |                     |
| CENEDAL MEDOLIA                             | (D.105 |                            |    |                            |                     |
| GENERAL MERCHAN                             | MD1SE  |                            |    |                            |                     |
|   |        |                            |    |                            |                     |
|   |        |                            |    |                            |                     |
|   |        |                            |    |                            |                     |
|   |        |                            |    |                            |                     |
| 0.5   |        |                            |    |                            |                     |
| S/E # 1035700418                            |        | TOTAL                      |    |                            |                     |
|   |        | CHARG                      | iΕ | \$150                      | 0.78                |
|   |        |                            |    |                            |                     |

| Cardmember Account No.<br>3723-163363-61019 | Date of Charge<br>12/04/98 | Reference Code<br>42062149 | Approval Code |
|---|----------------------------|----------------------------|---------------|
| Service Establishment and Lo                | cation                     |                            | <del></del>   |
| SHOWTIME OVEN                               | 888-486-1806               | CA                         |               |
| Record of Charge                            | ·                          |                            |               |
|   |                            |                            |               |
| SHOWTIMEOVEN                                | ı                          |                            |               |
| 5. 5.7.1 IMEG (2.1                          | '                          |                            |               |
|   |                            |                            |               |
|   |                            |                            |               |
|   |                            |                            |               |
| ROC NUMBER O                                | 050140830                  |                            |               |
|   |                            |                            |               |
| S/E # 504221702                             | R                          |                            |               |
|   | TOT                        | AL                         |               |
|   | CHA                        | RGE \$1                    | 83.70         |

Receipt Page

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CHAD EDWARD

3723-163363-61001

12-12-98

Cardmember Account No. Date of Charge Reference Code Approval Code 3723-163363-61019 12/04/98 42062149 38 Service Establishment and Location
SHOWTIME OVEN 888-486-1806 SHOWT IMEOVEN ROC NUMBER 0050140831 S/E # 5042217026 \$18.88

NFQB4011

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Case 1:04-cv-12462-MLW

Document<sup>0</sup>2<sup>5</sup>2

Filed 11/30/2004

Page 23 Account

Statement

38 W4

YOUR ACCOUNT IS PAST DUE. PLEASE REMIT PAYMENT IMMEDIATELY.

Monthly Activity Summary

Minumum Payment Due 107.00

Past Due Amount 49.00

Payment Due Date 02/06/99 New Balance 2,909.80

Account Number

Please write in amount of payment enclosed

48 0 2

3723-163363-61001 \$

CHAD EDWARD PO BOX 51081 NEW BEDFORD

02745-0037 MΑ

Make check payable to:

AMERICAN EXPRESS CENTURION BANK BOX 0001 LOS ANGELES CA 90096-0001

Udalladiadadalladiadanlaanillalablahidi

### 2316336367 000107000002909804

02745003781/NFQB4011

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PG-01

| Cardmember<br>News        | double mi              | les for eve        | •                              | r charged with your              | •                          | uary 1 through Dece<br>Credit Card at our d |                                |                        |
|---------------------------|------------------------|--------------------|--------------------------------|----------------------------------|----------------------------|---|--------------------------------|------------------------|
|                           | Cardmemi               | er Name            |                                |                                  | Account Nu                 | mber  |                                | Page                   |
|                           | CHAD E                 | DWARD              |                                |                                  | 3723-16                    | 3363-61001                                  |                                | 1 of <b>2</b>          |
| Am. Exp.<br>Reference No. | Date of<br>Transaction | Date of<br>Posting | Transaction<br>Description     |                                  | ·                          |   | Charges                        | Credits                |
|                           |                        |                    | CARD                           | 3723-163363-                     | -60003 TRANS               | ACTIONS                                     |                                | 1                      |
| 431012-0                  | 01/12                  | 01/1               |                                | UENCY FEE ASS                    |                            | E DATE                                      | 25.00                          |                        |
|                           |                        |                    |                                | т                                | TAL FOR CARI               | 000   | 25.00                          | .00                    |
|                           |                        |                    | CARD                           | 3723-163363-                     | -61019 TRANS               | ACTIONS                                     |                                |                        |
| 501350-1                  | 12/15                  | 12/1               |                                | RT 215 <b>7</b><br>424 GENERAL M | NORTH DARTM<br>MERCHANDISE | MOU MA<br>12/15/98                          | 182.24                         |                        |
| 501354-1                  | 12/19                  | 12/2               |                                | RT 2157<br>753 GENERAL M         | NORTH DARTM<br>MERCHANDISE | MOU MA<br>12/19/98                          | 28.07                          |                        |
| 501357-1                  | 12/22                  | 12/2               |                                | RT 2157<br>213 GENERAL M         | NORTH DARTM<br>MERCHANDISE | MOU MA<br>12/22/98                          | 70.40                          |                        |
| 501002-1                  | 01/01                  | 01/0               |                                | E'S SEAFOOD<br>102 FOOD/BEVE     | FALL RIVER<br>ERAGE        | MA<br>01/01/99                              | 48.28                          |                        |
|                           |                        |                    |                                |                                  | PAGE 1                     | TOTAL                                       | 353.99                         | .00                    |
| Account<br>Summary        | Previous<br>Balance    |                    | New<br>arges                   | - Payments                       | - Credits                  | + FINANCE<br>CHARGE                         | + Debit<br>Adjustments         | = New<br>Balance       |
|                           | 2,495                  | .15                | 372.69                         | .00                              | .00                        | 41.96                                       | .00                            | 2,909.80               |
|                           | Bill Closing<br>Date   |                    | ment<br>Date                   | Gredit<br>Limit                  | Available<br>Credit        | Amount Over<br>Credit Limit                 | Past Due<br>Amount             | Minimum<br>Payment Due |
|                           | 01/12                  | /99                | 02/06/99                       | 5,000                            | 2,090                      | 0   | 49.00                          | 107.00                 |
| Finance<br>Charge         |                        |                    | nber of Days<br>Billing Period | x Daily<br>Periodic Rate         | x Average<br>Daily Balance | = FINANCE<br>CHARGE                         | CURRENT ANNUAL PERCENTAGE RATE | Thank<br>You           |
| PURCHASES<br>CASH ADVA    |                        |                    | 31<br>31                       | .0486%<br>.0566%                 | 2,784.86<br>.00            | 41.96<br>.00                                | 17.740%<br>20.650%             |                        |

Customer Service



|            |                           | Cardmen                | nber Name          |   | Account Number   | Bill Closing<br>Date         |                | Page    |
|------------|---------------------------|------------------------|--------------------|---|--|------------------------------|----------------|---------|
|            |                           | CHAD                   | EDWARD             |   | 3723-163363-61001  | 01-12                        | -99            | 2 of    |
|            | Am. Exp.<br>Reference No. | Date of<br>Transaction | Date of<br>Posting | Transaction Description                           | '  |                              | Charges        | Credits |
|            | 501002-1                  | 01/01                  | 01/02              | WAL-MART 215<br>43983253 GEN                      |  | MA<br>01/01/99               | 18. <b>7</b> 0 |         |
|            |                           |                        |                    |   | TOTAL FOR CARD 101   |                              | 347.69         | .00     |
|            |                           |                        |                    |   | ACCOUNT TOTAL  |                              | 372.69         | .00     |
| /NFQB4011  |                           |                        |                    | AUTOMATICALLY<br>DOLLAR CHARGE<br>SKYMILES CARD   | VICE AS FAST! NOW YOU<br>EARN TWO MILES FOR E<br>D WHEN YOU USE YOUR D<br>D AT THE FOLLOWING DOU<br>CI, THE OLIVE GARDEN A | VERY<br>ELTA<br>BLEMILES     |                |         |
| Jen /      |                           |                        |                    | YOU EARNED BO                                     | ONUS MILES FOR PURCHAS   | ES AT                        |                |         |
|            |                           |                        |                    | YOUR TOTAL MI<br>PERIOD IS                        | LES EARNED THIS BILLI<br>778.*   | NG                           |                |         |
|            |                           |                        |                    |   | AVE BEEN TRANSFERRED<br>R LINES SKYMILES ACCO  |                              |                |         |
| 2 /        |                           |                        |                    |   | ANCE LIMIT IS \$100<br>ANCE FOR NEW CASH ADV<br>S \$1000.  |                              |                |         |
| 2 OF       |                           |                        |                    |   | PERIOD=STANDARD GRAC<br>T BACK FOR DETAILS).   | E                            |                |         |
| 26 / ST PG |                           |                        |                    | 1-800-430-100<br> - 1 FOR MILEA<br> - 2 FOR BALAN | ABOUT YOUR ACCOUNT,<br>OO. FOR FASTER SERVICE<br>GE BALANCE OR REDEMPT<br>ICE, PAYMENT OR AVAIL,<br>STOLEN OR DAMAGED CA   | , ENTER:  <br>IONS<br>CREDIT |                |         |
| // PG-0126 |                           |                        |                    |   |  |                              |                |         |
| •          |                           | :                      |                    |   |  | :                            |                |         |

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CHAD EDWARD

3723-163363-61001

01-12-99

Receipt Page of

Cardmember Account No. Date of Charge Reference Code Approval Code 3723-163363-61019 12/15/98 13160424 Service Establishment and Location
WAL-MART 2157 NORTH DARTMOU GENERAL MERCHANDISE S/E # 1035700418 \$182.24

NFQB4011

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Cardmember Account No. 3723-163363-61019 Date of Charge 12/19/98 Reference Code Approval Code 21383753 43 Service Establishment and Location WAL-MART 2157 NORTH DARTMOU Record of Charge GENERAL MERCHANDISE S/E # 1035700418 \$28.07

| 3723-163363-61019              |        | Date of Charge<br>12/22/98 |    | Reference Code<br>29050213 | Approval Code<br>59 |
|--------------------------------|--------|----------------------------|----|----------------------------|---------------------|
| Service Establishment and Loca | tion   |                            |    |                            |                     |
| WAL-MART 2157                  | NORTH  | DARTMOU                    | MA |                            |                     |
| Record of Charge               |        |                            |    |                            |                     |
|                                |        |                            |    |                            |                     |
| GENERAL MERCH                  | ANDISE |                            |    |                            |                     |
|                                |        |                            |    |                            |                     |
|                                |        |                            |    |                            |                     |
|                                |        |                            |    |                            |                     |
|                                |        |                            |    |                            |                     |
|                                |        |                            |    |                            |                     |
| S/E # 1035700418               |        |                            |    |                            |                     |
|                                |        | TOTAL<br>CHARG<br>AMOU     | E  | \$7                        | 0.40                |
|                                |        | _                          | _  | -                          |                     |

| Cardmember Account No.<br>3723-163363-61019 | Date of Charge<br>01/01/99 | Reference Code<br>0000-0102 | Approval Code<br>80 |
|---|----------------------------|-----------------------------|---------------------|
| Service Establishment and Location          |                            | <del></del>                 |                     |
| LE PAGE'S SEAFOOD FAL                       | L RIVER                    | MA                          |                     |
| Record of Charge                            |                            |                             | ·                   |
| FOOD/BEV                                    |                            | \$40.28                     |                     |
| WAITER                                      |                            | \$8.00                      |                     |
| S/E # 2201054350                            |                            |                             |                     |
|   | TOTAL<br>CHARG<br>AMOU     | <b>€ \$4</b>                | 8.28                |
|   | CHARG                      | <b>€ \$4</b>                | 8.28                |

Page 26 of 26 Date

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CHAD EDWARD

3723-163363-61001

01-12-99

Receipt Page

| Cardmember Account No.                                 | Date of Charge  |    | Reference Code | Approval Code |
|--|-----------------|----|----------------|---------------|
| 3723-163363-61019                                      | 01/01/99        |    | 43983253       | 10            |
| Service Establishment and Location WAL-MART 2157 NORTH | H DARTMQU       | MA |                |               |
| Record of Charge                                       |                 |    | •              |               |
| GENERAL MERCHANDISE                                    |                 |    |                |               |
|  |                 |    |                |               |
| S/E # 1035700418                                       |                 |    |                |               |
| 3/2 # 1053700418                                       | TOTAL           |    |                |               |
|  | CHARGE<br>AMOUN |    | \$1            | 8.70          |
|  |                 |    |                |               |

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Case 1:04-cv-1

Document 2-3

Filed 11/30/2004

Page 1 of Statement

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### MINIMUM PAYMENT DUE BY PAYMENT DUE DATE.

| Monthly  |
|----------|
| Activity |
| Summary  |
|          |

| 45.00       | .00                | 03/08/99            |
|-------------|--------------------|---------------------|
| Payment Due | Past Due<br>Amount | Payment<br>Due Date |

New Balance

Account Number

Please write in amount of paymen enclosed

CHAD EDWARD PO BOX 51081 2,258.16

3723-163363-61001

NEW BEDFORD MΑ 02745-0037 Make check payable to:

AMERICAN EXPRESS CENTURION BANK BOX 0001 LOS ANGELES CA 90096-0001

National and a state of the lateral dealers o

## 2316336367 000045000002258165

Cardmember Earn free travel twice as fast! You'll receive double miles when you use your Delta SkyMiles(R) Credit Card at supermarkets and drug stores from February 1 through April 30, 1999. Just pay for your purchases with the Card and watch your everyday

|                          | purchase        | es add up to | free travel!            |                | The same of the same | c card and watch y | our everyda | ıу   |
|--------------------------|-----------------|--------------|-------------------------|----------------|----------------------|--------------------|-------------|------|
|                          | Cardmen         | ber Name     |                         | Account Number |                      |                    |             |      |
|                          | CHAD I          | EDWARD       |                         | 1              |                      | Page               |             |      |
| Am. Exp.<br>Reference No | Date of         | Date of      | Transaction             | 3723-1633      | 63-61001             |                    | 1 of        | 2    |
| 10.0.0,000               | -   rransaction | Posting      | Description             |                |                      | Charges            | Credits     |      |
|                          |                 |              | CARD 3723-163363-610    | 01 TRANSAC     | TIONS                | 1                  | !<br>!      |      |
| 831018-0                 |                 | 01/18        |                         |                | 01/18                |                    |             |      |
| 831038-0                 | 02/07           | 02/07        | PAYMENT RECEIVED - THAI | NK YOU         | 02/07                |                    |             | 0.00 |
|                          |                 |              | TOTAL                   | FOR CARD 1     |                      |                    |             | 0.00 |
|                          |                 |              | CARD 3723-163363-6101   |                |                      | .00                | 800         | 00.  |
| 501017-1                 | 01/17           | 01/17        | WAL-MART 2157 NOF       | RTH DARTMOU    |                      | 56.25              |             |      |
|                          |                 |              |                         | PAGE TOT       |                      |                    |             |      |
|                          |                 |              |                         |                |                      | 56.25              | 800         | . 00 |
|                          |                 |              |                         |                |                      |                    |             |      |
|                          |                 |              |                         |                |                      |                    |             |      |
|                          |                 |              |                         |                |                      |                    |             |      |
|                          |                 |              |                         |                |                      |                    |             |      |
| Account                  | Previous        | i + New      | - Payments   - Credit   |                |                      | 1                  |             |      |
| Summary                  | Balance         | Charge       | - Payments - Credit     | S   + FI       | NANCE                | + Dobit            |             |      |

| Account<br>Summary | Previous<br>Balance  | + New<br>Charges           | - Payments       | - Credits           | + FINANCE                   | + Debit            | <br> = New             |
|--------------------|----------------------|----------------------------|------------------|---------------------|-----------------------------|--------------------|------------------------|
|                    | 2,909.80             | 109.39                     | 800.00           | .00                 | 38.97                       | Adjustments - 00   | Balance 2,258.16       |
|                    | Bill Closing<br>Date | Payment<br>Due Date        | Credit<br>Limit  | Available<br>Credit | Amount Over<br>Credit Limit | Past Due<br>Amount | Minimum<br>Payment Due |
| Finance            | 02/11/99             | 03/08/99<br>Number of Days | , 5,000          | 2,742               | 0                           | .00                | 45.00                  |
| Charge<br>PURCHASE | s                    | this Billing Period        |                  |                     | = FINANCE<br>CHARGE         |                    | Thank<br>You           |
| CASH ADV           | ANCES                | 30                         | .0486%<br>.0566% | 2,673.01<br>.00     | 38.97<br>.00                | 17.740%<br>20.650% |                        |
|                    | ı                    | 1                          |                  |                     |                             | ĺ                  |                        |

Customer Service



|               | Cardmer     | mber Name |  | Account Number  | I Day of                              |         |         |
|---------------|-------------|-----------|--|---|---------------------------------------|---------|---------|
|               | CHAD        | EDWARD    |  |   | Bill Closing<br>Date                  |         | Page    |
| Am. Exp.      | Date of     | Date of   | Transaction  | 3723-163363-61001   | 02-11                                 | 1-99    | 2 of    |
| Reference No. | Transaction | Posting   | Description  |   |                                       | Charges | Credits |
| 501027-1      | 01/27       | 01/27     | WAL-MART<br>74140741   | CENEDAL MEDOLINIOU  | MA<br>01/27/99                        | 53.14   |         |
|               |             |           |  | TOTAL FOR CARD 101  |                                       | 109.39  | . 00    |
|               |             |           | ***  | ACCOUNT TOTAL   |                                       | 109.39  | 800.00  |
|               |             |           | TOTAL MILE<br>ARE TRANSF<br>SKYMILES A<br>FOR SKYMIL<br>DELTA'S IN<br>YOUR CASH<br>AVAILABLE | SELIA AIR LINES SKYMILES  ES EARNED EACH BILLING PER  ERRED TO YOUR DELTA AIR INCOMMENT.  ES ACCOUNT INFORMATION, (INSTANT INFO(TM) AT 1800-32  ADVANCE LIMIT IS \$1000  BALANCE FOR NEW CASH | * * * * * * * * * * * * * * * * * * * |         |         |
|               |             |           | EFFECTIVE APRIL 1999 APPLIED TO WILL BE A F DAILY PERIC                                      | N IS \$1000.  WITH BILLING PERIODS ENDI , THE ANNUAL PERCENTAGE R ACCOUNTS NOT IN GOOD STA FIXED RATE OF 23.99% WITH DDIC RATE OF 0.0657%  ACE PERIOD=STANDARD GRACE MENT BACK FOR DETAILS).  | NG IN<br>ATE<br>NDING<br>A            |         |         |
|               |             |           | FOR INQUIRI<br>1-800-430-1<br>- 1 FOR MIL<br>- 2 FOR BAL                                     | ES ABOUT YOUR ACCOUNT, C. 1000. FOR FASTER SERVICE, EAGE BALANCE OR REDEMPTION ANCE, PAYMENT OR AVAIL. ( T, STOLEN OR DAMAGED CARI  | ENTER:                                |         |         |

Case 1:04-cv-12/462mb4LNAme Document 2-3 Account Number

Page 3 of 24 Date

CHAD EDWARD

3723-163363-61001

02-11-99

Receipt Page of

| Cardmember Account No.   |         | Date of Charge |    | Reference Code | Approval Cod |
|--|---------|----------------|----|----------------|--------------|
| 3723-163363-61019  |         | 01/17/99       |    |                |              |
| Service Establishment and Locati WAL-MART 2157  Record of Charge | NORTH D |                | МА | 62415814       | 44           |
| GENERAL MERCHAI  | NDISE   |                | -  |                |              |
|  |         |                |    |                |              |
|  |         |                |    |                |              |
|  |         |                |    |                |              |
|  |         |                |    |                |              |
| S/E # 1035700418   |         |                |    |                |              |

NFQB4011

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Cardmember Account No. 3723-163363-61019 Date of Charge 01/27/99 Reference Code Approval Code 74140741 20 Service Establishment and Location
WAL-MART 2157 NORTH DARTMOU GENERAL MERCHANDISE S/E # 1035700418 \$53.14

Case 1:04-cv-12462-MI-W Document 2-3

Filed 11/30/2004

Page 4 of 24 Account Statement

1 48

45

Monthly

Activity

Summary

OPTIMA

MINIMUM PAYMENT DUE BY PAYMENT DUE DATE.

Minumum
Payment Due
Amount
Payment Due
Payment Due Date

40.00
.00
04/02/99

New Balance | Account Number | 2,001.03 | 3723-163363-61001

Please write in amount of paymer enclosed

CHAD EDWARD PO BOX 51081 NEW BEDFORD MA Make check payable to:

AMERICAN EXPRESS CENTURION BANK BOX OOO1 LOS ANGELES CA 90096-0001

Haladlardlardlardlardlardlardlardalardardlard

000031537P33P3P700J 000500J03000004000 J244

02745-0037

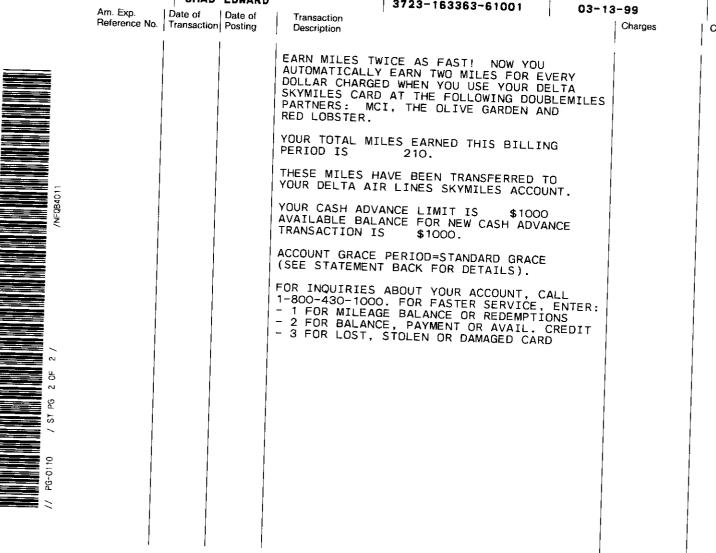
Cardmember Use your Card to pay your federal income taxes and earn miles. File electronically, then call 888-2PAY-TAX(SM) to charge your IRS payment. For this convenience, a fee from US Audiotex(SM), the service provider, will appear on your next statement. You will be informed of the fee at the time of the call. For more information, call toll-free at 877-754-4413. Cardmember Name 02745003781/NFQB4011 **Account Number** CHAD EDWARD Page 3723-163363-61001 1 of 2 Am. Exp. Date of Date of Transaction Reference No. Transaction Posting Description Charges Credits CARD 3723-163363-61001 TRANSACTIONS 831060-0 03/01 03/01 PAYMENT RECEIVED - THANK YOU 4 03/01 N 500.00 TOTAL FOR CARD 100 .00 500.00 20 CARD 3723-163363-61019 TRANSACTIONS \ 600047-1 02/14 02/16 CONTINENTAL AIRLINES HOUSTON N TΧ TKT# 0052719019465 8 02/14 210.00 TOTAL FOR CARD 101 8 210.00 .00 ST ACCOUNT TOTAL 210.00 500.00 ò 9 > Account Previous + New - Payments Summary - Credits Balance + FINANCE CHARGE Charges + Debit = New Adjustments Balance 2,258.16 210.00 500.00 -00 32.87 -00 2,001.03 Bill Closing **Payment** Credit Available Date Amount Over Due Date Past Due Minimum Limit Credit Credit Limit Amount Payment Due 03/13/99 04/02/99 5,000 2,999 .00 40.00 **Finance** Number of Days x Daily x Average = FINANCE Charge this Billing Period CURRENT ANNUAL Periodic Rate Daily Balance Thank CHARGE **PURCHASES** PERCENTAGE RATE You **CASH ADVANCES** .0486% 2,254.14 32.87 17.740% 30 .0566% .00 .00 20.650%

Customer Service

Charges



**Cardmember Name** Account Number Bill Closing Page Date CHAD EDWARD 3723-163363-61001 03-13-99 2 Date of Transaction Charges Description Credits



Page 6 of 24
Bill Closing
Date

47

CHAD EDWARD

3723-163363-61001

03-13-99

Receipt Page of

| 3723-163363-61019                  |   | ransaction<br>2/14/99 |                     | Ticket Number<br>00527190194650 |
|------------------------------------|---|-----------------------|---------------------|---------------------------------|
| Passenger Name<br>EDWARD/SANDRALMS | Ï |                       | Ticketing<br>CONT I |                                 |
| CONTINENTAL AIRLINES               |   |                       | HOUST               |                                 |
| From KEY WEST FLORIDA              |   | Carrier               | Class               | Transaction Amount              |
| TAMPA FL                           |   | CO                    | VR                  | 210.00                          |
| 'o:                                |   |                       |                     | Amexco Use Only                 |
| ro:                                |   |                       |                     | 04670284<br>000162<br>75 047000 |

NFQB4011

Case 1:04-cv-12

Document 2-3

Filed 11/30/2004

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MINIMUM PAYMENT DUE BY PAYMENT DUE DATE.

Monthly Activity Summary

Minumum Past Due Payment Payment Due Amount Due Date 45.00 .00 05/02/99

Balance 2,260.34

Account Number

3723-163363-61001

Please write in amount of paymen enclosed

CHAD EDWARD

PO BOX 51081

NEW BEDFORD MΑ 02745-0037 Make check payable to:

AMERICAN EXPRESS CENTURION BANK BOX 0001 LOS ANGELES CA 90096-0001

0000372316336361001 000226034000004500 1444

02745003781/NFQB401

70 N 2 ᆼ

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PG-01

Cardmember Don't miss your chance to earn free travel twice as fast! You'll receive double miles when you use your Gold Delta SkyMiles(R) Credit Card at supermarkets and drug stores through April 30, 1999. Just pay for your purchases with the Card and watch your everyday purchases add up to free travel.

|                           | Cardmem                | ber Name           | ,  | Account Numb     | or .           |         |                 |      |
|---------------------------|------------------------|--------------------|--|------------------|----------------|---------|-----------------|------|
|                           | CHAD E                 | DWARD              |  | 3723-1633        |                |         | Page            |      |
| Am. Exp.<br>Reference No. | Date of<br>Transaction | Date of<br>Posting | Transaction<br>Description                         | (000)            | 00 01001       | Charges | 1 of<br>Credits | 2    |
|                           | ı                      |                    | CARD 3723-163363-6100                              | 1 TRANSACT       | IDNS           |         | !<br>           |      |
| 831088-0                  | 03/29                  | 03/29              |  |                  | 03/29          |         | 35              | 0 00 |
| 501078-0                  | 03/13                  | 03/19              | INTERVAL INTERNATIONMIA<br>700 M#435 INTERVAL INT* | MI<br>EXCHANGE   | FL<br>03/13/99 | 254.00  | 250             | 0.00 |
| 5010 <b>7</b> 9-0         | 03/19                  | 03/20              | HEARTLAND AMERICA 180<br>00224797 CATALOG MERCH    | 09661233<br>IANT | MN<br>03/19/99 | 80.93   |                 |      |
|                           |                        |                    | TOTAL  | FOR CARD 1       | 00             | 334.93  | 250             | 0.00 |
|                           |                        |                    | CARD 3723-163363-6101                              | 9 TRANSACT       | IONS           |         | ,               |      |
| 501089-1                  | 03/28                  | 03/30              | RUBY TUESDAYS #3906 DAR<br>18160003 FOOD/BEVERAGE  | TMOUTH           | MA<br>03/28/99 | 39.84   |                 |      |
|                           |                        |                    |  | PAGE TOTA        | AL             | 374.77  | 250             | .00  |
|                           |                        |                    |  |                  |                |         |                 |      |
|                           |                        |                    |  |                  |                |         |                 |      |
| 1                         |                        | ŀ                  |  |                  |                |         |                 |      |

| Summary                        | Balance              | + New<br>Charges    | - Payments               | - Credits                  | + FINANCE<br>CHARGE         | + Debit<br>Adjustments         | = New<br>Balance       |
|--------------------------------|----------------------|---------------------|--------------------------|----------------------------|-----------------------------|--------------------------------|------------------------|
|                                | 2,001.03             | 475.99              | 250.00                   | .00                        | 33.32                       | .00                            | 2,260.34               |
|                                | Bill Closing<br>Date | Payment<br>Due Date | Credit<br>Limit          | Available<br>Credit        | Amount Over<br>Credit Limit | Past Due<br>Amount             | Minimum<br>Payment Due |
|                                | 04/12/99             | 05/02/99            | 5,000                    | 2,740                      | О                           | .00                            | 45.00                  |
| Finance<br>Charge<br>PURCHASES | ı                    |                     | x Daily<br>Periodic Rate | x Average<br>Daily Balance |                             | CURRENT ANNUAL PERCENTAGE RATE | Thank<br>You           |
| CASH ADVAN                     | ICES                 | 30<br>30            | -0486%<br>-0566%         | 2,285.51<br>.00            | 33.32<br>.00                | 17.740%<br>20.650%             |                        |
|                                |                      |                     |                          |                            |                             |                                |                        |

Customer Service

Charges



|               | Cardmen     | ber Name |   | Account Number   | Bill Closin        | a       | l B     |
|---------------|-------------|----------|---|--|--------------------|---------|---------|
|               | CHAD        | EDWARD   |   | 3733-163363-64004  | Date               |         | Page    |
|               | Date of     | Date of  | Transaction                               | 3723-163363-61001  | 04-                | 12-99   | 2 of    |
| Reference No. | Transaction | Posting  | Description                               |  |                    | Charges | Credits |
| 501089-1      | 03/29       | 03/30    | WAL-MART<br>52140863                      | 2157 NORTH DARTMO<br>GENERAL MERCHANDISE   | U MA<br>03/29/99   |         |         |
|               |             |          |   |  |                    | 101.22  |         |
|               |             |          |   | TOTAL FOR CARD 1   | 01                 | 141.06  | . 00    |
|               |             |          |   | ACCOUNT TOT  |                    | 475.99  | 250.00  |
| /NFQ84011     |             |          | DOLLAR CHAP<br>SKYMILES CA                | TWICE AS FAST! NOW YOU<br>LLY EARN TWO MILES FOR<br>RGED WHEN YOU USE YOUR<br>ARD AT THE FOLLOWING DO<br>MCI, THE OLIVE GARDEN | EVERY<br>DELTA     |         |         |
| Ž             |             |          | YOUR TOTAL<br>PERIOD IS                   | MILES EARNED THIS BILL<br>476.   | ING                |         |         |
|               |             |          | THESE MILES<br>YOUR DELTA                 | HAVE BEEN TRANSFERRED<br>AIR LINES SKYMILES ACC  | TO<br>COUNT.       |         |         |
|               |             |          | YOUR CASH A<br>AVAILABLE B<br>TRANSACTION | DVANCE LIMIT IS \$10<br>ALANCE FOR NEW CASH AD<br>IS \$1000.   | OO<br>VANCE        |         |         |
| 2 / 2         |             |          | ACCOUNT GRAM<br>(SEE STATEM               | CE PERIOD≃STANDARD GRA<br>ENT BACK FOR DETAILS).   | CE                 |         |         |
| / ST PG 2 OF  |             |          | - 1 FOR MILE                              | ES ABOUT YOUR ACCOUNT,<br>DOO. FOR FASTER SERVIC<br>EAGE BALANCE OR REDEMP<br>ANCE, PAYMENT OR AVAIL<br>I, STOLEN OR DAMAGED C | E, ENTER:<br>TIONS |         |         |
| PG-0106       |             |          |   |  |                    |         |         |
| ******        |             |          |   |  |                    |         |         |

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CHAD EDWARD

3723-163363-61001

04-12-99

Receipt Page of

Cardmember Account No. Date of Charge Reference Code Approval Code 3723-163363-61001 03/13/99 Service Establishment and Location
INTERVAL INTERNATIONMIAMI 700 M#435 INTERVAL INT\* EXCHANGE S/E # 4090116815 TOTAL CHARGE AMOUNT \$254.00

Date of Charge 03/19/99

18009661233

NFQB4011

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3723-163363-61001

Service Establishment and Location HEARTLAND AMERICA

S/E # 3226707743

\$80.93

Reference Code 00224797

| 3723-163363-61019   | Date of Charge<br>03/29/99 | Reference Code<br>52140863 | Approval Code |
|---|----------------------------|----------------------------|---------------|
| Service Establishment and Location WAL-MART 2157 NORTH Record of Charge | DARTMOU M                  | A                          |               |
| GENERAL MERCHANDISE   |                            |                            |               |
| S/E # 1035700418  |                            |                            |               |
|   | TOTAL<br>CHARGE<br>AMOUNT  | \$101                      | .22           |

| 3723-163363-61019   | Date of Charge<br>03/28/99 | Reference Code<br>18160003 | Approval Code |
|---|----------------------------|----------------------------|---------------|
| Service Establishment and Location RUBY TUESDAYS #3906 DARTN Record of Charge | IOUTH                      | МА                         |               |
| FOOD-BEV  |                            | \$33.84                    |               |
| NATI CK   |                            | \$6.00                     |               |
| :/E # 2201084936  |                            |                            |               |
| ==0.004000  | TOTAL<br>CHARGE<br>A MOUNT | \$39                       | 9.84          |

Case 1:04-cv-12462-MLW Document 2-3

Filed 11/30/2004

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Monthly Activity

Summary

OPTIMA Inumum

### MINIMUM PAYMENT DUE BY PAYMENT DUE DATE.

|   | Minumum     | Past Due | Payment  |
|---|-------------|----------|----------|
|   | Payment Due | Amount   | Due Date |
| - | 47.00       | .00      | 06/01/99 |

New Balance

2,363.02

Account Number

3723-163363-61001

Please write in amount of paymen enclosed

CHAD EDWARD PO BOX 51081 NEW BEDFORD MA Make check payable to:

AMERICAN EXPRESS CENTURION BANK

BOX 0001 LOS ANGELES CA 90096-0001

Ndalladladiadlalladladlaadlaadlidabladadl

# 0000315376336367007 000536305000004100 7444

02745-0037

Cardmember Now it's even easier to earn free travel! From May 15 through June 15, 1999 when you have at least four transactions on your Gold Delta SkyMiles(R) Credit Card from American Express, you can earn double SkyMiles for every purchase. So be sure to use your Card. Terms and conditions apply. Cardmember Name 02745003781/NFQB4011 Account Number CHAD EDWARD Page 3723-163363-61001 Am. Exp. 1 of 2 Date of Date of Transaction Reference No. | Transaction | Posting Description Charges Credits CARD 3723-163363-61001 TRANSACTIONS 831122-0 05/02 05/02 PAYMENT RECEIVED - THANK YOU ZIP 05/02 100.00 z TOTAL FOR CARD 100 .00 70 100.00 CARD 3723-163363-61019 TRANSACTIONS 501103-1 04/12 04/13 WAL-MART N 2157 NORTH DARTMOU МΔ 72166351 GENERAL MERCHANDISE ᆼ 04/12/99 83.97 501104-1 04/13 04714 WAL-MART 2157 NORTH DARTMOU 9 73440413 GENERAL MERCHANDISE 04/13/99 83.60 S TOTAL FOR CARD 101 167.57 . 00 ACCOUNT TOTAL 167.57 100.00 ģ 1 Account Previous + New **Payments** Summary - Credits Balance + FINANCE Charges + Debit CHARGE = New Adjustments Balance 2,260.34 167.57 100.00 .00 35.11 .00 2,363.02 Bill Closing **Payment** Credit Available Date Amount Over **Due Date** Past Due Limit Credit Minimum Credit Limit Amount Payment Due 05/12/99 06/01/99 5,000 2,637 0 .00 47.00 **Finance** Number of Days x Daily x Average = FINANCE CHARGE Charge this Billing Period CURRENT ANNUAL Periodic Rate Daily Balance Thank PERCENTAGE RATE **PURCHASES** You 30 CASH ADVANCES .0486% 2,408.34 35.11 30 17.740% .0566% .00 .00 20.650%

Customer Service

Charges



Cardmember Name **Account Number** Bill Closing Date Page 2 Credits

|          |               | CHAD        | EDWARD  |   |   | Date     |         |   |
|----------|---------------|-------------|---------|---|---|----------|---------|---|
|          | Am. Exp.      | Date of     | Dato of | I Transcati   | 3723-163363-61001   | 05-12    | 2-99    |   |
|          | Reference No. | Transaction | Posting | Transaction Description   |   |          | Charges | C |
|          |               |             |         | DOLLAR CHARGEI<br>SKYMILES CARD                                       | ICE AS FAST! NOW YOU<br>EARN TWO MILES FOR EX<br>D WHEN YOU USE YOUR DE<br>AT THE FOLLOWING DOUB<br>I, THE OLIVE GARDEN AN    | LTA      |         |   |
|          |               |             |         | YOUR TOTAL MIL<br>PERIOD IS   | ES EARNED THIS BILLIN   | G        |         |   |
|          |               |             |         | THESE MILES HA<br>YOUR DELTA AIR                                      | AVE BEEN TRANSFERRED T<br>R LINES SKYMILES ACCOU  | O<br>NT. |         |   |
| /NFGB401 |               |             |         | YOUR CASH ADVA  | ANCE LIMIT IS \$1000  | 1        |         |   |
|          |               |             |         | ACCOUNT GRACE<br>(SEE STATEMENT                                       | PERIOD=STANDARD GRACE<br>BACK FOR DETAILS).   |          |         |   |
|          |               |             |         | FOR INQUIRIES<br>1-800-430-1000<br>- 1 FOR MILEAGO<br>- 2 FOR BALANCO | ABOUT YOUR ACCOUNT, CA<br>. FOR FASTER SERVICE,<br>E BALANCE OR REDEMPTIC<br>E, PAYMENT OR AVAIL. O<br>STOLEN OR DAMAGED CARD | ENTER:   |         |   |
| 2 05 2   |               |             |         |   |   |          |         |   |
| ST PG    |               |             |         |   |   |          |         |   |
| PG-0669  |               |             |         |   |   |          |         |   |
|          |               |             |         |   |   |          |         |   |
|          |               |             |         |   |   |          |         |   |

Case 1:04-cv-12462emMer Name Document 2-3 Account Number 30/2004

Page 12 of 24 Date

05-12-99

Receipt Page

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CHAD EDWARD

3723-163363-61001

| Cardmember Account No.                          | Date of Charge |    | Reference Code | Approval Cod |
|---|----------------|----|----------------|--------------|
| 3723-163363-61019                               | 04/12/99       |    | 72166351       | 72           |
| Service Establishment and Loca<br>WAL-MART 2157 | NORTH DARTMOU  | MA | 72100031       | . , , , ,    |
| Record of Charge                                |                | _  |                |              |
| GENERAL MERCH                                   | ANDICE         |    |                |              |
| GENERAL MERCH                                   | AND 12F        |    |                |              |
|   |                |    |                |              |
|   |                |    |                |              |
|   |                |    |                |              |
|   |                |    |                |              |
| S/E # 1035700418                                |                |    |                |              |
|   | TOTA           |    |                |              |
|   |                |    |                |              |
|   | CHARC<br>AMOL  |    | <b>4</b> .81   | 3.97         |

Date of Charge 04/13/99

NORTH DARTMOU

NFQB4011

GENERAL MERCHANDISE

S/E # 1035700418

3723-163363-61019

WAL-MART 2157

Record of Charge

Service Establishment and Location

\$83.60

Reference Code 73440413

Approval Code 22

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Document 2-3 Case 1:04-cv-12

Filed 11/30/2004

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MINIMUM PAYMENT DUE BY PAYMENT DUE DATE.

Monthly Activity Summary

Minumum Past Due Payment Payment Due Amount Due Date 51.00 .00 07/01/99

Balance

2,557.81

Account Number

3723-163363-61001

Please write in amount of paymen enclosed

CHAD EDWARD

PO BOX 51081 NEW BEDFORD MA Make check payable to:

AMERICAN EXPRESS CENTURION BANK BOX 0001 LOS ANGELES CA 90096-0001

Haladaalladhalladhadhaalldabbbaladh

000037537633P3P7007 000522497000002700 7344

02745-0037

02745003781/NFQB401

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9 S Cardmember Protect your vacation money with American Express(R) Travelers Cheques. Lost or stolen American Express Travelers Cheques can be refunded, usually within 24 hours, virtually anywhere in the world. Available at participating American Express locations, AAA Travel Offices, banks and credit unions.

|                           | Cardmen | nber Name |   | hau   |                |         |         |     |
|---------------------------|---------|-----------|---|---|----------------|---------|---------|-----|
|                           | CHAD    | EDWARD    |   | Account Number 3723-163363-61001  |                |         | Page    |     |
| Am. Exp.<br>Reference No. | Date of | Date of   | Transaction                                     | 3/23-1633   | 63-61001       | Charges | 1 of    | 2   |
|                           | 1       |           | Description                                     |   |                | Charges | Credits |     |
| 831148-0                  | 05/28   | 05/28     | PAYMENT RECEIVED - THAI                         | NK YOU  | 05/28          |         | 100     | .00 |
| 501141-0                  | 05/20   | 05/21     | DAMARK CATALOG 800<br>41954265 MERCHANDISE      | 0-827-6767  | MN<br>05/20/99 | 230.99  |         | .00 |
| 496147-0                  | 05/25   | 05/27     | FOOD & WINE MAGAZINE<br>116281317 12 MONTH SUBS |   |                | 200.59  |         |     |
|                           |         |           | 1 170201017 12 MONTH SUBS                       | CRIPTION  | 05/25/99       | 27.00   |         |     |
|                           |         |           |   | CCOUNT TOT  | AL             | 257.99  | 100     | .00 |
|                           |         |           | SKYMILES CARD AT THE F                          | TUMATICALLY EARN TWO MILES FOR EVERY LLAR CHARGED WHEN YOU USE YOUR DELTA MILES CARD AT THE FOLLOWING DOUBLEMILES RINERS: MCI. THE OUTUE GARDEN |                |         |         |     |
|                           |         |           |   |   |                |         |         |     |

| Summary                        | Balance              | Charges             | - Payments               | - Credits                  | + FINANCE<br>CHARGE         | + Debit<br>Adjustments         | = New<br>Balance             |
|--------------------------------|----------------------|---------------------|--------------------------|----------------------------|-----------------------------|--------------------------------|------------------------------|
|                                | 2,363.02             | 257.99              | 100.00                   | .00                        | 36.80                       | .00                            | 2,557.81                     |
|                                | Bill Closing<br>Date | Payment<br>Due Date | Credit<br>Limit          | Available<br>Credit        | Amount Over<br>Credit Limit | Past Due<br>Amount             | <br> Minimum<br> Payment Due |
|                                | 06/11/99             | 07/01/99            | 5,000                    | 2,442                      | o                           | .00                            | 51.00                        |
| Finance<br>Charge<br>PURCHASES | _                    |                     | x Daily<br>Periodic Rate | x Average<br>Daily Balance | = FINANCE<br>CHARGE         | CURRENT ANNUAL PERCENTAGE RATE | Thank<br>You                 |
| CASH ADVANCES                  |                      | 30<br>30            | .0486%<br>.0566%         | 2,523.89<br>.00            | 36.80<br>.00                | 17.740%<br>20.650%             |                              |
|                                |                      |                     |                          |                            |                             |                                |                              |

Customer Service

Account

Previous

+ Now



Page 14 of 24 Account Charges

|                                       |         | mber Name<br>EDWARD | •  | Account Number         | Bill Closing<br>Date       |                  | Page    |
|---------------------------------------|---------|---------------------|--|------------------------|----------------------------|------------------|---------|
| Am. Exp.<br>Reference No.             | Date of | Date of             | Transaction  | 3723-163363-61001      | 06-1                       | 1−99<br>∫Charges | 2 of    |
| // PG-0729 / ST PG 2 0F 2 / //PGB4012 |         |                     | THESE MILES H YOUR CASH ADV. AVAILABLE BAL. TRANSACTION IS ACCOUNT GRACE (SEE STATEMENT FOR INQUIRIES 1-800-430-1000 - 1 FOR MILEAG - 2 FOR BALANC | ANCE FOR NEW CASH ADVI | JOT.  ANCE  ALL ENTER: ONS |                  | Credits |

Page 15 of 24 Date

06-11-99

Receipt Page of

56 CHAD EDWARD

3723-163363-61001

Cardmember Account No. Date of Charge Reference Code Approval Code 3723-163363-61001 05/20/99 41954265 85 Service Establishment and Location DAMARK CATALOG 800-827-6767 MERCHANDISE ROC NUMBER 0086468041 S/E # 3226701795 TOTAL CHARGE AMOUNT \$230.99

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Document 2-3 Case 1:04-cv-124

Filed 11/30/2004

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48 0

57

MINIMUM PAYMENT DUE BY PAYMENT DUE DATE.

Monthly Activity Summary

| Minumum     | Past Due | Payment  |  |
|-------------|----------|----------|--|
| Payment Due | Amount   | Due Date |  |
| 46.00       | .00      | 08/01/99 |  |

New Balance

2,343.14

Account Number

3723-163363-61001

Please write in amount of paymen enclosed

CHAD EDWARD PO BOX 51081

NEW BEDFORD

MA 02745-0037 Make check payable to:

AMERICAN EXPRESS CENTURION BANK BOX 0001 LOS ANGELES CA 90096-0001

Haladaddindaadladladlaadlaadlababababal

0000372316336361001 0005343140000004600 1444

02745003781/NFQB401 70 S Ь 8 5

Renaissance Cruises joins 1-800-FLOWERS, Hertz, Olive Garden, MCI WorldCom, and Red Lobster in the growing list of establishments that give you two miles for every eligible dollar you charge. Terms and conditions apply. Cardmember Name **Account Number** Page CHAD EDWARD 3723-163363-61001 1 of Am. Exp. Date of Date of Transaction Reference No. |Transaction |Posting Charges Description Credits 831191-0 07/10 07/10 PAYMENT RECEIVED - THANK YOU 07/10 51.00 501163-0 06/12 06/12 DAMARK CATALOG 800-827-6767 MN 41954265 MERCHANDISE 06/12/99 229.99 496184-0 07/02 07/03 FOOD & WINE COOKBOOK SERIES NEW YORK NY 99183000H F&W 1999 ANNUAL 07/02/99 30.90 ACCOUNT TOTAL 30.90 280.99 EARN MILES TWICE AS FAST! NOW YOU AUTOMATICALLY EARN TWO MILES FOR EVERY DOLLAR CHARGED WHEN YOU USE YOUR DELTA SKYMILES CARD AT THE FOLLOWING DOUBLEMILES PARTNERS: MCI, THE OLIVE GARDEN AND RED LOBSTER.

Cardmember Use your Gold Delta SkyMiles(R) Credit Card when you book with Renaissance Cruises and you can now earn double miles!

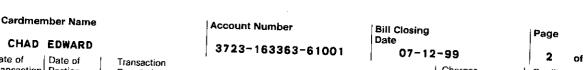
| Account<br>Summary                              | Previous<br>Balance  | + New<br>Charges    | - Payments       | - Credits                  | + FINANCE<br>CHARGE         | + Debit<br>  Adjustments       | = New                        |
|---|----------------------|---------------------|------------------|----------------------------|-----------------------------|--------------------------------|------------------------------|
|   | 2,557.81             | 30.90               | 51.00            | 229.99                     | 35.42                       | . OO                           | Balance 2,343.14             |
|   | Bill Closing<br>Date | Payment<br>Due Date | Credit<br>Limit  | Available<br>Credit        | Amount Over<br>Credit Limit | Past Due<br>Amount             | <br> Minimum<br> Payment Due |
|   | 07/12/99             | 08/01/99            | 5,000            | 2,657                      | o                           | .00                            | 46.00                        |
| Finance<br>Charge<br>PURCHASES<br>CASH ADVANCES |                      |                     |                  | × Average<br>Daily Balance |                             | CURRENT ANNUAL PERCENTAGE RATE | Thank<br>You                 |
|   |                      | 31<br>31            | .0486%<br>.0568% | 2,350.92<br>.00            | 35.42<br>.00                | 17.740%<br>20.740%             |                              |
|   |                      |                     |                  |                            |                             |                                |                              |

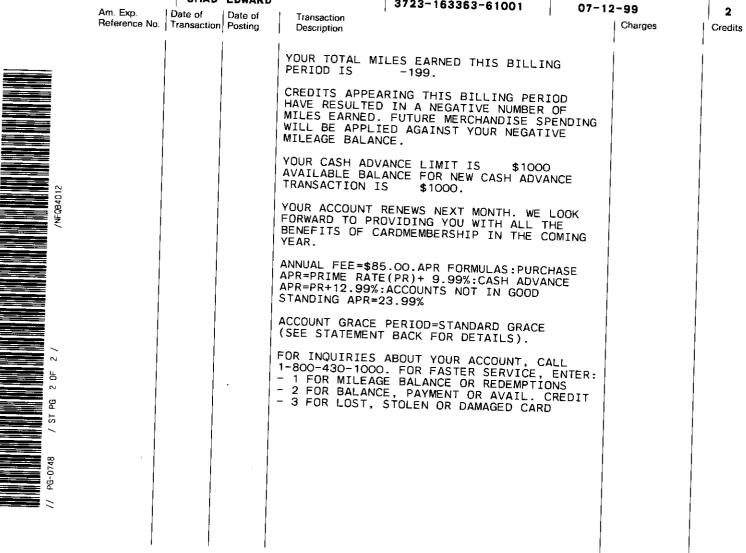
Customer Service

Charges

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Case 1:04-cv-124602mber Wame Document 2-3 | Account Number

Page 18 of 24 Date

07-12-99

Receipt Page of

59

CHAD EDWARD

3723-163363-61001

Cardmember Account No. Date of Charge Reference Code Approval Code 3723-163363-61001 06/12/99 41954265 Service Establishment and Location
DAMARK CATALOG 8 <sup>78</sup>00-827-6767 MERCHANDISE ROC NUMBER 0091104173 S/E # 3226701795 \$229.99CR

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Case 1:04-cv-12462-MLW Document 273

Filed 11/30/2004

Page 19 of 24 Accou

'Account 1 Statement

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OPTIMA

MINIMUM PAYMENT DUE BY PAYMENT DUE DATE.

Monthly Activity Summary

| Minumum     | Past Due | Payment  |
|-------------|----------|----------|
| Payment Due | Amount   | Due Date |
| 59.00       | . 00     | 08/31/99 |

New Balance Account Number 2,990.69 3723-163363-61001

Please write in amount of paymer enclosed

CHAD EDWARD PO BOX 51081 NEW BEDFORD MA 02745-0037 Make check payable to:

AMERICAN EXPRESS CENTURION BANK
BOX OOO1
LOS ANGELES CA 90096-0001

Halalladladladladladlaadlaladlaladla

000037537P33P3P1007 0005440P4000002400 7344

Cardmember Don't miss your chance to earn free travel twice as fast! You'll receive double miles when you use your Gold Delta

/ ST PG 1 OF 2 / 2 02 / N 21P 02745003781/NFQ84012

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SkyMiles(R) Credit Card at supermarkets through October 15, 1999. Just pay for your purchases with the Card and watch your everyday purchases add up to free travel. Cardmember Name **Account Number** Page CHAD EDWARD 3723-163363-61001 1 of Am. Exp. Date of Date of Transaction Reference No. |Transaction |Posting Charges Description Credits 831213-0 08/01 PAYMENT RECEIVED - THANK YOU 08/01 08/01 100.00 822193-0 07/12 07/12 ANNUAL MEMBERSHIP FEE CHAD EDWARD PERIOD 09/99 THRU 08/00 85.00 501207-0 07/25 07/26 SHAW'S 127 FALL RIVER 0127 8838 GROCERIES/SUNDRIES МΑ 07/25/99 177.81 501217-0 08/04 08/05 NATIONAL PET CENTER NORTH DARTMOU МΑ 216184658 PET SHOP 08/04/99 60.86 501219-0 08/06 08/07 THE STAR BAR NEWPORT RI 000364254 FOOD AND BEVERAGE 08/06/99 98.00 501221-0 08/05 08/09 CARDOZAS WINE AND SPN DARTMOUTH, MΑ 106041165 ALCOHOL/BEVERAGE 08/05/99 101.42 PAGE TOTAL 523.09 100.00

| Account<br>Summary             | Previous<br>Balance  | + New<br>Charges    | - Payments                | - Credits                  | + FINANCE<br>CHARGE         | + Debit<br>Adjustments | = New                        |
|--------------------------------|----------------------|---------------------|---------------------------|----------------------------|-----------------------------|------------------------|------------------------------|
|                                | 2,343.14             | 709.09              | 100.00                    | .00                        | 38.46                       | -00                    | Balance 2,990.69             |
|                                | Bill Closing<br>Date | Payment<br>Due Date | Credit<br>Limit           | Available<br>Credit        | Amount Over<br>Credit Limit | Past Due<br>Amount     | <br> Minimum<br> Payment Due |
|                                | 08/11/99             | 08/31/99            | 5,000                     | 2,009                      | 0                           | .00                    | 59.00                        |
| Finance<br>Charge<br>PURCHASES |                      | this Billing Period | x Daily<br>Periodic Rate  | x Average<br>Daily Balance | = FINANCE<br>CHARGE         |                        | Thank<br>You                 |
| CASH ADVAN                     | ICES                 | 30<br>30            | .0493%<br>.05 <b>7</b> 5% | 2,600.35<br>.00            | 38.46<br>.00                | 17.990%<br>20.990%     |                              |
|                                |                      |                     |                           |                            |                             |                        |                              |
| A                              |                      |                     |                           |                            |                             | 1                      |                              |

Customer Service

Charges



|                           | Cardme                 | mber Name          |  | Account Number   | Bill Closing                                 |         | Bone         |
|---------------------------|------------------------|--------------------|--|--|--|---------|--------------|
|                           | CHAD                   | EDWARD             |  | 3723-163363-61001  | Date   |         | Page         |
| Am. Exp.<br>Reference No. | Date of<br>Transaction | Date of<br>Posting | Transaction Description  | ,  | 08-11  | Charges | 2 of Credits |
| 501221-0                  | 08/08                  | 08/09              | COOKE HOUSE/B<br>000032207 F00   | JANNISTERS NEWPORT RI<br>ID AND BEVERAGE (   | 08/08/99                                     | 186.00  |              |
|                           |                        |                    | DOLLAR CHARGE SKYMILES CARD PARTNERS: MC RED LOBSTER.  YOUR TOTAL MIL PERIOD IS  THESE MILES HAY YOUR CASH ADVA AVAILABLE BALA TRANSACTION IS  ACCOUNT GRACE (SEE STATEMENT FOR INQUIRIES 1-800-430-1000 - 1 FOR MILEAG - 2 FOR BALANC | ACCOUNT TOTAL  ICE AS FAST! NOW YOU EARN TWO MILES FOR EXD D WHEN YOU USE YOUR DE AT THE FOLLOWING DOUE I, THE OLIVE GARDEN AN  LES EARNED THIS BILLIN 624.  AVE BEEN TRANSFERRED TRANSFER | /ERY ELTA BLEMILES ND IG ONT. NCE ALL ENTER: | 709.09  | 100.00       |
|                           |                        |                    |  |  |  |         |              |

Page 21 of 24
Bill Closing
Date

CHAD EDWARD

3723-163363-61001

08-11-99

Receipt Page of

| Cardmember Account No.                        | Da       | te of Charge |    | Reference | Code | Approvat Cod |
|---|----------|--------------|----|-----------|------|--------------|
| 3723-163363-61001                             | 0        | 7/25/99      |    | 0127      | 8838 | 49           |
| Service Establishment and Local<br>SHAW'S 127 | FALL RIV |              | МА |           | 0000 | 45           |
| Record of Charge                              |          |              |    |           |      |              |
| GROCERIES/SUND                                | RIES     |              |    |           |      |              |
|   |          |              |    |           |      |              |
|   |          |              |    |           |      |              |
|   |          |              |    |           |      |              |
|   |          |              |    |           |      |              |
| S/E # 2204890826                              |          |              |    |           |      |              |

NFQB4012

Cardmember Account No. 3723-163363-61001 08/04/99 Reference Code 216184658 Service Establishment and Location
NATIONAL PET CENTER NORTH DARTMOU PET SHOP ROC NUMBER 0000107223 S/E # 2205601800 \$60.86

| Cardmember Account No.<br>3723-163363-61001 | Date of Charge<br>08/06/99 | Reference Code<br>000364254 | Approva) Code<br>79 |
|---|----------------------------|-----------------------------|---------------------|
| Service Establishment and Location          |                            |                             |                     |
| THE STAR BAR NEW Record of Charge           | PORT R                     | I                           |                     |
| FOOD AND BEVERAGE<br>TIP                    | \$15.00                    | )                           |                     |
| S/E # 2382402634                            | TOTAL                      | 400                         | 2 00                |
|   | CHARGE<br>AMOUNT           | \$98                        | 3.00                |

| Cardmember Account No.<br>3723-163363-61001                                  | Date of Charge<br>08/05/99 | 106041165 | Approval Code<br>76 |
|--|----------------------------|-----------|---------------------|
| Service Establishment and Location CARDOZAS WINE AND SPN DA Record of Charge | RTMOUTH, MA                |           |                     |
| ALCOHOL/BEVERAGE   |                            |           |                     |
| S/E # 2203052683   |                            |           |                     |
| 07 C # 2203052063  | TOTAL<br>CHARGE<br>AMOUNT  | \$10      | 1.42                |

Page 22 of 24 Date

08-11-99

Receipt Page of

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CHAD EDWARD 3723-163363-61001

Cardmember Account No. Date of Charge Reference Code Approval Code 3723-163363-61001 08/08/99 000032207 44 Service Establishment and Location
COOKE HOUSE/BANNISTENEWPORT RI FOOD AND BEVERAGE S/E # 2381005396 TOTAL CHARGE AMOUNT \$186.00

NFQB4012

Case 1:04-cv-12462-MLW

Minumum

Payment Due

128.08

Document 2-3 Filed 11/30/2004

Page 23 of 24 ount

Statement

Monthly

Summary

Activity

Past Due Payment Amount Due Date 51.08 10/01/99

New Balance

Account Number

YOUR ACCOUNT IS PAST DUE. PLEASE REMIT PAYMENT IMMEDIATELY,

Please write in amount of paymer enclosed

3,872.69

3723-163363-61001

CHAD EDWARD PO BOX 51081

NEW BEDFORD MΑ 02745-0037 Make check payable to:

AMERICAN EXPRESS CENTURION BANK BOX 0001 LOS ANGELES CA 90096-0001

lblolballadialladialladiamilldabbdadl

0000335376336367001 000383564000075808 7344

02745003781/NFQB4013

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PG-0710

| Cardmemb<br>News               | y                      | ( ) Orcon O        | aru al every               | ough October 15, 19<br>/ supermarket that v<br>ay purchases add up | Velcomes American           | double miles when y<br>Express(R) Cards. | ou use your Gold D<br>Just pay for your p | Pelta<br>urchases with |
|--------------------------------|------------------------|--------------------|----------------------------|--|-----------------------------|--|---|------------------------|
|                                | Cardmemi               |                    |                            |  | Account I                   | Number                                   |   | 100                    |
|                                | CHAD E                 | DWARD              |                            |  | 3723-1                      | 63363-61001                              |   | Page                   |
| Am. Exp.<br>Reference No       | Date of<br>Transaction | Date of<br>Posting | Transaction<br>Description |  | 10,20                       | 0000 01001                               | Charges                                   | 1 of 2<br>Credits      |
| 501226-0                       | 08/13                  | 08/14              |                            | S 129<br>O487 GROCERIE   | FAIRHAVEN<br>ES             | MA<br>08/13/99                           | 86.25                                     | ,<br>,<br>,            |
| 501229-0                       | 08/16                  | 08/17              | C00KE<br>000032            | HOUSE/BANNIS<br>2347 FOOD AND                                      | STERS NEWPOR'<br>D BEVERAGE | T RI<br>08/16/99                         |   |                        |
| 501229-C                       |                        | 08/17              | C00KE<br>000032            | HOUSE/BANNIS<br>2348 FOOD AND                                      | STERS NEWPORT               | T RI<br>08/16/99                         | 120.40                                    |                        |
| 501231-0                       | 08/18                  | 08/19              | C00KE<br>000032            | HOUSE/BANNIS<br>2385 FOOD AND                                      | TERS NEWPORT<br>BEVERAGE    | FRI<br>08/18/99                          |   | 186.00                 |
| 501232-0                       | 08/19                  | 08/20              | THAI T<br>463260           | ASTE<br>0011 FOOD/BEV  | SWANSEA                     | MA<br>08/19/99                           | 61.40                                     |                        |
| 501237-0                       | 08/24                  | 08/25              | T.K.O.<br>440632           | MALLEYS<br>882 FOOD/BEV  | N. DARTMOU                  | TH <b>MA</b><br>08/24/99                 | 27.83                                     |                        |
|                                |                        |                    |                            |  | PAGE                        | TOTAL                                    | 872.78                                    | 186.00                 |
| Account                        | Previous               | <br>  + Nev        | v                          | - Payments   | l - Credits                 | + FINANCE                                |   |                        |
| Summary                        | Balance                | Charge             | es                         |  | Greats                      | CHARGE                                   | + Debit<br>Adjustments                    | = New<br>Balance       |
|                                | 2,990.                 |                    | ,012.46                    | .00  | 186.00                      | 55.54                                    | .00                                       | 3,872.69               |
|                                | Date                   | Payme<br>Due D     |                            | Credit<br>Limit  | Available<br>Credit         | Amount Over<br>Credit Limit              | Past Due<br>Amount                        | Minimum<br>Payment Due |
| Finance :                      | 09/11/                 |                    | 0/01/99                    | 5,000  | 1,127                       | 0  | 51.08                                     | 128.08                 |
| Finance<br>Charge<br>PURCHASES |                        | this Bill          | ing Period                 | x Daily<br>Periodic Rate   | x Average<br>Daily Balance  | = FINANCE<br>CHARGE                      |   | Thank<br>You           |
| CASH ADVAN                     | ICES                   |                    | 31<br>31                   | .0493%<br>.0575%   | 3,634.17<br>.00             | 55.54<br>.00                             | 17.990%<br>20.990%                        |                        |
|                                |                        | ı                  |                            |  |                             |  |   |                        |

Customer Service

Charges



|  |                           | Cardmer                | nber Name       |   | Account Number   |  | Bill Closing                                |          | Page    |
|--|---------------------------|------------------------|-----------------|---|--|--|---|----------|---------|
|  |                           | CHAD                   | EDWARD          |   | 3723-163363-610  | 01   | Date 09-11                                  | -90      | 2 of    |
|  | Am. Exp.<br>Reference No. | Date of<br>Transaction | Date of Posting | Transaction<br>Description  | -  |  | ,   | Charges  | Credits |
|  | 501253-0                  | 09/09                  | 09/10           | INT L INST OF<br>89356136 FOO   | = CULINAFALL RIVER   |  | MA<br>09/09/99                              | 114.68   |         |
|  | 431254-0                  | 09/11                  | 09/11           | DELINQUENCY F   | FEE ASSESSMENT<br>NOT RECEIVED BY DU                                 | UE DA  | ΓE  | 25.00    |         |
|  |                           |                        |                 |   | PAGE 1   | TOTAL  |   | 139.68   | .00     |
|  |                           |                        | '               |   | ACCOUNT 1  |  |   | 1,012.46 | 186.00  |
| // PG-0711 / ST PG 2 OF 2 / //NF084013 |                           |                        |                 | * DELT  * TOTAL MILES E ARE TRANSFERR SKYMILES ACCO FOR SKYMILES DELTA'S INSTA  YOUR CASH ADV AVAILABLE BAL TRANSACTION I  ACCOUNT GRACE (SEE STATEMEN'  FOR INQUIRIES 1-800-430-1000 - 1 FOR MILEAU - 2 FOR BALANO | ACCOUNT INFORMATI INT INFO(TM) AT 18 ANCE LIMIT IS ANCE FOR NEW CASH | ILES  NG PERAIR L  TON, C  TON, C  TON  TON  TON  TON  TON  TON  TON  TO | * RIOD INES CALL 5-3999. NCE ALL ENTER: ONS |          |         |

Case 1:04-cv-12462-MLW Cardmember Name

Document 2-4 Filed 11/30/2004 Flosing age 1 of 28 Date

Receipt Page

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CHAD EDWARD

3723-163363-61001

09-11-99

of 2

| Cardmember Account No.                       | Date of Charge |                        | Reference | Code | Approval Code |
|--|----------------|------------------------|-----------|------|---------------|
| 3723-163363-61001                            | 08/13/99       |                        | 0129      | 0487 | 17            |
| Service Establishment and Loca<br>SHAW'S 129 | FAIRHAVEN      | МА                     |           |      |               |
| Record of Charge                             |                |                        |           |      |               |
| GROCER1ES                                    |                |                        |           |      |               |
|  |                |                        |           |      |               |
|  |                |                        |           |      |               |
|  |                |                        |           |      |               |
| S/E # 220489084                              | 2              |                        |           |      |               |
| •  | TO CH          | OTAL<br>HARGE<br>MOUNT |           | \$   | 86.25         |

Reference Code 000032347 Date of Charge 08/16/99 3723-163363-61001 Service Establishment and Location COOKE HOUSE/BANNISTENEWPORT FOOD AND BEVERAGE S/E # 2381005396 TOTAL CHARGE AMOUNT \$576.90

Reference Code 000032348 Approval Code 65 08/16/99 3723-163363-61001 Service Establishment and Location COOKE HOUSE/BANNISTENEWPORT FOOD AND BEVERAGE S/E # 2381005396 \$120.40

| Cardmember Account No.<br>3723-163363-61001                   | Oate of Charge<br>O8/18/99 | Reference Code<br>000032385 | Approval Code |
|---|----------------------------|-----------------------------|---------------|
| Service Establishment and Location COOKE HOUSE/BANNISTENEWPOR | RT R                       | I                           |               |
| FOOD AND BEVERAGE   |                            |                             |               |
| 0.15 to 0.20 100E2B6  |                            |                             |               |
| S/E # 2381005396  | TOTAL<br>CHARGE<br>A MOUNT | \$1                         | 86.00CF       |

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Document 2-4 Filed 11/30/2004 losing age 2 of 28 Receipt Page

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CHAD EDWARD

3723-163363-61001

09-11-99

of 2.

| Cardmember Account No. 3723-163363-61001      | Date of Charge<br>08/19/99 | Reference Code<br>463260011 | Approval Code |
|---|----------------------------|-----------------------------|---------------|
| Service Establishment and Local<br>THAI TASTE | tion<br>SWANSEA            | MA                          |               |
| Record of Charge                              |                            | ··                          |               |
| FOOD/BEV                                      |                            | \$51.40                     |               |
| WAITER  |                            | \$10.00                     |               |
| S/E # 2201042066                              |                            |                             |               |
| 5/6 # 250:042000                              | TC<br>CH                   | TAL<br>HARGE<br>MOUNT \$    | 61.40         |

Date of Charge 08/24/99

N. DARTMOUTH

NFQB4013

Cardmember Account No. 3723-163363-61001 Service Establishment and Location

T.K.O. MALLEYS

FOOD/BEV

S/E # 2201052867

\$27.83

TOTAL CHARGE AMOUNT \$27.83

Reference Code 440632882

| Cardmember Account No.<br>3723-163363-61001                                   | Date of Charge<br>09/09/99 | Reference<br>89356     | Code Approval Cod<br>136 69 |
|---|----------------------------|------------------------|-----------------------------|
| Service Establishment and Location  INT L INST OF CULINAFALL Record of Charge | RIVER                      | мА                     |                             |
|   |                            | \$99.68                |                             |
| FOOD-BEV<br>WAITER  |                            | \$15.00                |                             |
|   |                            |                        |                             |
| S/E # 2202409140  |                            |                        |                             |
| <b>5,2</b>  | CH                         | OTAL<br>HARGE<br>MOUNT | \$114.68                    |

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Monthly

Activity Summary

91.00

CHAD EDWARD

PO BOX 51081

NEW BEDFORD

MINIMUM PAYMENT DUE BY PAYMENT DUE DATE.

Payment Past Due Minumum Due Date Payment Due Amount

MA

.00

Account New Number Balance

Please write in amount of payment enclosed

10/31/99

4,559.84

3723-163363-61001

Make check payable to:

AMERICAN EXPRESS CENTURION BANK BOX 0001 CA 90096-0001 LOS ANGELES

Hardfortholdertholdertholder all blade bed

0000372316336361001 000455984000009100 1344

02745-0037

Cardmember The new millennium is almost here and we're getting ready for it. We are working to ensure our Cardmembers a seamless News 02745003781/NFQB4013 **Z1P** z 70 N 片 Б S

transition into the Year 2000. To find out more, log on to www.americanexpress.com/cards for further Y2K information. This is a Year 2000 Readiness Disclosure. Page **Account Number** Cardmember Name 1 of 3723-163363-61001 CHAD EDWARD Credits Charges Transaction Date of Date of Am Exp. Description Reference No. Transaction Posting 200.00 09/30 PAYMENT RECEIVED - THANK YOU 09/30 831273-0 09/30 RIVER FOREST GLOBAL NUTRITION 09/13 408.95 09/13 501256-0 09/13/99 564201179 WEIGHT CONTROL RIVER FOREST ΙL GLOBAL NUTRITION 09/13 408.95 09/13 09/13/99 501256-0 564201179 WEIGHT CONTROL 200.00 817.90 ACCOUNT TOTAL EARN MILES TWICE AS FAST! NOW YOU AUTOMATICALLY EARN TWO MILES FOR EVERY DOLLAR CHARGED WHEN YOU USE YOUR DELTA SKYMILES CARD AT THE FOLLOWING DOUBLEMILES PARTNERS: MCI, THE OLIVE GARDEN AND RED LOBSTER. + Debit = New + FINANCE Credits Payments + New Balance CHARGE Adjustments Previous Account

| Summary                                    | Balance<br>3,872.69    | Charges<br>817.90                                 | 200.00   | .00                                    | 69.25                               | .00   | 4,559.84               |
|--|------------------------|---|--|--|-------------------------------------|---|------------------------|
|  | Bill Closing<br>  Date | Payment<br>Due Date                               | Credit<br>Limit                                | Available<br>Credit                    | Amount Over<br>Credit Limit         | Past Due<br>Amount                              | Minimum<br>Payment Due |
|  | 10/11/99               | 10/31/99  | 5,000  | 440                                    | 0                                   | .00   | 91.00                  |
| Finance<br>Charge<br>PURCHASES<br>CASH ADV | S                      | Number of Days<br>this Billing Period<br>30<br>30 | x Daily<br>Periodic Rate<br>. 0500%<br>. 0582% | x Average<br>Daily Balance<br>4,616.87 | = FINANCE<br>CHARGE<br>69.25<br>.00 | CURRENT ANNUAL PERCENTAGE RATE  18.240% 21.240% |                        |

Customer Service

48 0 1

|                                    | Cardmem    |                        |  | Account Number 3723-163363-61001   | Bill Closing<br>Date<br>10-11                                     | -99     | Page<br>2 | of | 2 |
|------------------------------------|------------|------------------------|--|--|---|---------|-----------|----|---|
| Am. Exp.   D.<br>Reference No.   T | ate of     | EDWARD Date of Posting | Transaction<br>Description   | 3723 183330 01031  |   | Charges | Credits   |    |   |
| Am. Exp. Reference No. T           | ransaction |                        | PERIOD IS  CONGRATULATION  CONGRATULATION  CONGRATULATION  THESE MILES IN YOUR DELTA AND AVAILABLE BAIT TRANSACTION  ACCOUNT GRACE (SEE STATEME  FOR INQUIRIES IN FOR MILES IN THE PROPERIOR IN T | ILES EARNED THIS BILLI 904.*  DNS! BONUS MILES HAVE DUR SUPERMARKET PURCHA HAVE BEEN TRANSFERRED IR LINES SKYMILES ACCO VANCE LIMIT IS \$100 LANCE FOR NEW CASH ADV IS \$440.  E PERIOD=STANDARD GRAC NT BACK FOR DETAILS).  S ABOUT YOUR ACCOUNT, OO. FOR FASTER SERVICE AGE BALANCE OR REDEMP NCE, PAYMENT OR AVAIL , STOLEN OR DAMAGED C. | E BEEN ASES. TO DUNT. DO /ANCE  CE  CALL E, ENTER: TIONS . CREDIT |         |           |    |   |
| 34 //                              |            |                        |  |  |   |         |           |    |   |

Case 1:04-cv-12462-MLW Cardmember Name

Document 2-4 Filed 11/30/2004 Page Date Receipt Page

70

W4

CHAD EDWARD

3723-163363-61001

10-11-99

1 <sup>of</sup> 1

Reference Code Approval Code Date of Charge Cardmember Account No. 564201179 09/13/99 3723-163363-61001 Service Establishment and Location
GLOBAL NUTRITION RIVER FOREST IL WEIGHT CONTROL S/E # 3124963430 \$408.95

NFQB4013

Reference Code Approval Code 564201179 91 Date of Charge 09/13/99 3723-163363-61001 Service Establishment and Location GLOBAL NUTRITION RIVER FOREST WEIGHT CONTROL S/E # 3124963430 TOTAL CHARGE AMOUNT \$408.95

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02745003781/NFQB4013

41Z

70

N Н CHAD EDWARD

PO BOX 51081

NEW BEDFORD

MINIMUM PAYMENT DUE BY PAYMENT DUE DATE.

Monthly Activity Summary

| Minumum<br>Payment Due |     | Payment<br>Due Date |
|------------------------|-----|---------------------|
| 86.00                  | .00 | 12/01/99            |

MΑ

Account Number Balance

Please write in amount of payment enclosed

\$

48 D 1

3723-163363-61001 4,330.75

Make check payable to: AMERICAN EXPRESS CENTURION BANK

BOX 0001

LOS ANGELES CA 90096-0001

Ndalladladdadladladladlaadlaadladdaladl

0000372316336361001 000433075000008600 1344

02745-0037

Cardmember We've been busily preparing for Year 2000, visit www.americanexpress.com/cards to learn more. As always, we'll be here to help if you have Y2K problems, which are possible. Save transaction receipts and compare them to your bills. And, just in News case, American Express(R) Travelers Cheques are a safe alternative to have on hand. A Year 2000 Readiness Disclosure

|                           | case, Ame | erican Expres | ss(R) Travelers Cheques are a sa       |   |                                    |                        | Page             |      |
|---------------------------|-----------|---------------|--|---|------------------------------------|------------------------|------------------|------|
|                           | Cardmemb  | er Name       |  | Account Nur   |                                    |                        | -                | 2    |
|                           | CHAD E    | DWARD         |  | 3723-163  | 3363-61001                         | !                      | 1 of             | 2    |
| Am. Exp.<br>Reference No. | Date of   | Date of       | Transaction<br>Description             | '   |                                    | Charges                | Credits          |      |
| 831314-0                  | 11/10     | 11/10         | PAYMENT RECEIVED -                     | THANK YOU   | 11/10                              | ,                      | 300              | 00.0 |
|                           |           |               |  | ACCOUNT T   | rotal .                            | .00                    | 300              | 00.0 |
|                           |           |               | RED LOBSTER, HERT<br>AND 1-800-FLOWERS | N TWO MILES F<br>EN YOU USE YO<br>THE FOLLOWING<br>RLDCOM, OLIVE<br>Z, RENAISSANG<br>.COM | G DOUBLEMILES E GARDEN, CE CRUISES |                        |                  |      |
|                           |           |               | AVAILABLE BALANCE<br>TRANSACTION IS    | FOR NEW CAS<br>\$669.   | H ADVANCE                          |                        |                  |      |
|                           |           |               | ACCOUNT GRACE PER<br>(SEE STATEMENT BA | IOD=STANDARD<br>CK FOR DETAI  | GRACE<br>LS).                      |                        |                  |      |
|                           |           |               |  |   |                                    |                        |                  |      |
| Account                   | Previous  | ,<br> + N     | New - Payments                         | - Credits   | + FINANCE                          | + Debit<br>Adjustments | = New<br>Balance |      |

| Account<br>Summary     | Previous<br>Balance<br>4,559 | C   | New<br>Charges                       | - Payments 300 . 00      | - Credits                  | + FINANCE<br>CHARGE<br>70.91 | + Debit<br>Adjustments<br>.00 | = New<br>Balance<br>4,330.75 |
|------------------------|------------------------------|-----|--------------------------------------|--------------------------|----------------------------|------------------------------|-------------------------------|------------------------------|
|                        | Bill Closing<br>Date         |     | Payment<br>Due Date                  | Credit<br>Limit          | Available<br>Gredit        | Amount Over<br>Credit Limit  | Past Due<br>Amount            | Minimum<br>Payment Due       |
|                        | 11/11                        | /99 | 12/01/99                             | 5,000                    | 669                        | О                            | .00                           | 86.00                        |
| Finance<br>Charge      | •                            |     | Number of Days<br>his Billing Period | x Daily<br>Periodic Rate | x Average<br>Daily Balance | = FINANCE<br>CHARGE          | PERCENTAGE RATE               | Thank<br>You                 |
| PURCHASES<br>CASH ADVA | S<br>NCES                    |     | 31<br>31                             | .0500%<br>.0582%         | 4,574.84                   | 70.91                        | 18.240%<br>21.240%            |                              |
|                        |                              |     |                                      |                          |                            |                              |                               |                              |

Customer **Service** 



|               | l Cordence  | ber Name       |               | Account Number   | Bill Closing<br>Date |         | Page    |
|---------------|-------------|----------------|---------------|--|----------------------|---------|---------|
|               | İ           |                |               | 3723-163363-61001  | 11-11                |         | 2 of    |
| Am. Exp.      | 1           | EDWARD Date of | Transaction   |  |                      | Charges | Credits |
| Reference No. | Transaction | Posting        | Description   |  |                      | 1       |         |
|               |             |                | FOR INQUIRIES | S ABOUT YOUR ACCOUNT,  | CALL<br>ENTER-       |         |         |
|               |             |                | 1-800-430-100 | JO. FUR FASIER SERVICE   | TONS                 |         |         |
|               |             |                |               | AGE BALANCE OR REDEMI.<br>NCE, PAYMENT OR AVAIL.<br>, STOLEN OR DAMAGED CA |                      |         |         |
|               |             |                | - 3 FOR 2001  | , 5,522  |                      |         |         |
|               |             |                |               |  |                      |         |         |
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|               |             |                |               |  |                      |         |         |
| •             |             |                |               |  |                      |         |         |
|               |             |                |               |  |                      |         |         |
|               |             |                |               |  |                      |         | 1       |

Monthly

Summary

Activity



MINIMUM PAYMENT DUE BY PAYMENT DUE DATE.

Minumum Payment Due

Past Due Amount .00

Payment Due Date 12/31/99

Balance

Account Number

Please write in amount of payment enclosed

4,295.78

3723-163363-61001

Page

1 of

Credits

.00

100.00

100.00

Make check payable to:

CHAD EDWARD PO BOX 51081 NEW BEDFORD

85.00

02745-0037 MA

AMERICAN EXPRESS CENTURION BANK SUITE 0002 CHICAGO IL 60679-0002

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0000372316336361001 000429578000008500 1344

Cardmember Visit us at www.americanexpress.com/getmore and use your Gold Delta SkyMiles(R) Credit Card to take advantage of over 60 offers from some of the country's top online merchants. You'll find a special offer from each merchant, such as free shipping News and handling, savings of up to 20%, or a valuable gift with purchase. Account Number Cardmember Name 3723-163363-61001 02745003781/NFQB4012 CHAD EDWARD Charges **ITransaction** Date of Date of Am. Exp. Reference No. Transaction Posting Description 12/04 PAYMENT RECEIVED - THANK YOU 12/04 12/04 831338-0 ACCOUNT TOTAL ZIP YOUR CASH ADVANCE LIMIT IS \$1000 AVAILABLE BALANCE FOR NEW CASH ADVANCE 20 \$704. TRANSACTION IS ACCOUNT GRACE PERIOD=STANDARD GRACE (SEE STATEMENT BACK FOR DETAILS). FOR INQUIRIES ABOUT YOUR ACCOUNT, CALL
1-800-430-1000. FOR FASTER SERVICE, ENTER:
- 1 FOR MILEAGE BALANCE OR REDEMPTIONS
- 1 FOR MILEAGE BALANCE OR REDEMPTIONS PAYMENT OR AVAIL. CREDIT S 2 FOR BALANCE, 3 FOR LOST, STOLEN OR DAMAGED CARD + Debit + FINANCE - Credits - Payments + New Previous Account

| Account                          | Previous<br>Balance          | + New<br>Charges                        | - Payments               | - Credits                  | + FINANCE<br>CHARGE         | + Debit<br>Adjustments         | = New<br>Balance       |
|----------------------------------|------------------------------|---|--------------------------|----------------------------|-----------------------------|--------------------------------|------------------------|
| Summary                          | 4,330.75                     | .00                                     | 100.00                   | .00                        | 65.03                       | .00                            | 4,295.78               |
|                                  | <br>  Bill Closing<br>  Date | Payment<br>Due Date                     | Credit<br>Limit          | Available<br>Credit        | Amount Over<br>Credit Limit | Past Due<br>Amount             | Minimum<br>Payment Due |
|                                  | 12/11/99                     | 12/31/99                                | 5,000                    | 704                        | 0                           | .00                            | 85.00                  |
| Finance                          | I                            | Number of Days<br>  this Billing Period | x Daily<br>Periodic Rate | x Average<br>Daily Balance | = FINANCE<br>CHARGE         | CURRENT ANNUAL PERCENTAGE RATE | Thank<br>You           |
| Charge<br>PURCHASES<br>CASH ADVA | NCES                         | 30                                      | .0500%<br>.0582%         |                            | 65.03                       | 18.240%<br>21.240%             |                        |
|                                  |                              |   |                          |                            |                             |                                |                        |

Customer Service

S-PSSC-29 11/18 S-PSSC-29 3723-163363-61001 0432202 F/ID :SGUYAD/GCO/MIRAMAR1

SEQ NO = 323800081 ID 000049 REQUEST 1 OF 1 COPIES = 1 24 STATEMENT REQUEST(S)

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PG-

MINIMUM PAYMENT DUE BY PAYMENT DUE DATE.

Monthly Activity Summary

W4

Past Due Minumum Payment Due Amount 102.00

Payment Due Date 02/01/00 Balance 5,140.18 Account Number

Please write in amount of payment enclosed

CHAD EDWARD PO BOX 51081 NEW BEDFORD 02745-0037

.00

MA

Make check payable to:

AMERICAN EXPRESS CENTURION BANK SUITE 0002

3723-163363-61001

CHICAGO IL 60679-0002

հվեսկոսվելեսվել վերվերովերու եկեն հենուն վ

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Cardmember Remember, as a Gold Delta SkyMiles(R) Credit Cardmember you can enjoy the flexibility of extending payment over time, then

|                            | Cardmember                   | Remember,           | as a Gold   | Delta SkyMiles(I                      | R) Credit Cardmemb<br>ou to pay off your ou | oer you can enjoy th<br>Itstanding balance. | e flexibility of exten       | iding payment over             | r uner                       |
|----------------------------|------------------------------|---------------------|---|---------------------------------------|---|---|------------------------------|--------------------------------|------------------------------|
|                            | News                         | decide wher         | n it will de  | : COUNCILIEUR ION YO                  | ** ** *** *** *                             | Account Number                              | er                           |                                | Page                         |
| <b>E</b> 52                |                              | CHAD ED             |   |                                       |   | 3723-1633                                   |                              | i .                            |                              |
| N 21P 02745003781/NFGB4013 | Am. Exp.<br>Reference No.    | l .                 | ate of  | Transaction<br>Description            |   |   |                              | charges                        | Credits                      |
| S03.72                     | 835002-0                     | 01/02               | 01/0  | 2 PAYMENT                             | RECEIVED - T                                | HANK YOU                                    | 01/02                        |                                |                              |
| <b>PINIT</b> P 027456      | 600365-0                     | 12/30               | 12/3  | 1 DELTA AT                            |   | HUNTSVILLE                                  | AL<br>12/30                  | 199.50                         |                              |
| _                          | 600365-0                     | 12/30               | 12/3  | 1 DELTA AI<br>TKT# 006                | R LINES<br>2199754556                       | HUNTSVILLE                                  | AL<br>12/30                  | 199.50                         |                              |
| 2 / 1 OZ                   | 501003-0                     | 12/30               | 01/0  | INTERVAL<br>300 M#40                  | _ INTERNATION<br>09 INTERVAL I              | MIAMI<br>NT* EXCHANGE                       |                              | 109.00                         |                              |
|                            | 501003-0                     | 01/02               | 01/0  | HOLIDAY<br>00194000                   | INNS OLD TOW<br>09 LODGING                  | SCOTTSDALE                                  | AZ<br>01/02/00               | 98.48                          |                              |
| ST PG                      | 501005-0                     | 01/04               | 01/0  | CITGO 7                               | ELEVEN 27876<br>GAS/MSC873                  | GILBERT<br>3501057278762                    |                              | 5.00                           |                              |
|                            | 495006-0                     | 12/31               | 01/0  | D6 HERTZ C<br>R/A# 72                 | AR RENTAL<br>5029550 HERT                   | PHOENIX<br>Z CAR RENTAL                     | AZ<br>12/31/99               | 228.05                         |                              |
| PG-0703                    |                              |                     |   |                                       |   | PAGE T                                      | OTAL                         | 839.53                         | 100.00                       |
|                            | Account<br>Summary           | Previous<br>Balance | \cdot | + New<br>Charges<br>868.93            | - Payments                                  | - Credits                                   | + FINANCE<br>CHARGE<br>75.47 | + Debit<br>Adjustments         | = New<br>Balance<br>5,140.18 |
|                            |                              | Bill Closing        |   | Payment<br>Due Date                   | Credit<br>  Limit                           | Available<br>Credit                         | Amount Over<br>Credit Limit  | Past Due<br>Amount             | Minimum<br>Payment Due       |
|                            |                              |                     | 12/00   | 02/01/00                              | 5,000                                       | 0   | 140                          | 1                              | I                            |
|                            | Finance                      | 1 3.7               | 1   | Number of Days<br>this Billing Period | x Daily<br>Periodic Rate                    | x Average<br>Daily Balance                  | = FINANCE<br>CHARGE          | CURRENT ANNUAL PERCENTAGE RATE | E You                        |
|                            | Charge<br>PURCHAS<br>CASH AD | SES<br>VANCES       |   | 32<br>32                              |   | 4,652.03<br>.00                             | 75.47                        | 1 04 400                       |                              |
|                            |                              |                     |   |                                       |   |   |                              |                                |                              |

Customer Service



|                |                           |                     | nber Name              |   | Account Number<br>3723-163363-61001   | Bill Closing<br>Date<br>01-12 |         | Page 2 of 2 Credits |
|----------------|---------------------------|---------------------|------------------------|---|---|-------------------------------|---------|---------------------|
|                | Am. Exp.<br>Reference No. | Date of Transaction | EDWARD Date of Posting | Transaction<br>Description                |   |                               | Charges | Credits             |
|                | 501008-0                  | 01/07               | 01/08                  | CITY VIEW S'<br>00010113 SI               | TABLES,FEWESTPORT<br>PORTING GOODS  | MA<br>01/07/00                | 29.40   |                     |
|                |                           |                     |                        |   | ACCOUNT TOTA  | <b>L</b>                      | 868.93  | 100.00              |
|                |                           |                     |                        | AUTOMATICAL<br>DOLLAR CHAR<br>SKYMILES CA | TWICE AS FAST! NOW YOU LY EARN TWO MILES FOR GED WHEN YOU USE YOUR RD AT THE FOLLOWING DO MCI WORLDCOM, OLIVE GA HERTZ, RENAISSANCE OF LOWERS.COM | EVERY DELTA DUBLEMILES        |         |                     |
| NFUB4013       |                           |                     |                        | YOUR TOTAL<br>PERIOD IS                   | MILES EARNED THIS BIL<br>1,497.*  | LING                          |         |                     |
| Ξ,             |                           |                     |                        | THESE MILES                               | S HAVE BEEN TRANSFERRE<br>AIR LINES SKYMILES AC   | D TO<br>COUNT.                |         |                     |
|                |                           |                     |                        | YOUR CASH AVAILABLE TRANSACTION           | BALANCE FOR NEW CASH A  | OOO<br>DVANCE                 |         |                     |
|                |                           |                     |                        | (SEE STAIL                                | ACE PERIOD=STANDARD GF<br>MENT BACK FOR DETAILS)  | · -                           |         |                     |
| /STPG 2 OF 2 / |                           |                     |                        | 1-800-430-<br>- 1 FOR MI                  | IES ABOUT YOUR ACCOUNT<br>1000. FOR FASTER SERVI<br>LEAGE BALANCE OR REDE!<br>LANCE, PAYMENT OR AVAI<br>ST, STOLEN OR DAMAGED                     | MPTÍONS<br>IL. CREDIT         | :       |                     |
| PG-0704        |                           |                     |                        |   |   |                               |         |                     |
| 17             |                           |                     |                        |   |   |                               |         |                     |

CHAD EDWARD

3723-163363-61001

01-12-00

| ardmember Account No.               |  | /30/99  | ļ     | O0621997545551                        |
|-------------------------------------|--|---------|-------|---------------------------------------|
| Passenger Name<br>EDWARD/CHAD       |  |         |       | AIR LINES                             |
| Issuer Name<br>DELTA AIR LINES INC. |  |         | HUNTS | SVILLE AL                             |
| From                                |  | Carrier | Class | Transaction Amount                    |
| PROVIDENCE RI<br>ATLANTA GA         |  | DL      | KS    | 199.50                                |
| то                                  |  |         |       | Amexco Use Only<br>36446030<br>000150 |
| To.                                 |  |         | 1     | 83 365000                             |

Transaction Date Cardmember Account No. 00621997545562 12/30/99 3723-163363-61001 Passenger Name DELTA AIR LINES EDWARD/SANDRA T sauer Address HUNTSVILLE DELTA AIR LINES INC. Transaction Amount Class PROVIDENCE RI 199.50 KS DL TO: ATLANTA GA Amexico Use Only 36446031 000150 59 365000 To PASSENGER TICKET S/E # 7992701284

| Cardmember Account No.<br>3723-163363-61001                 | Date of Charge<br>01/02/00 | Reference Code<br>001940009 | Approval Cod<br>46 |
|---|----------------------------|-----------------------------|--------------------|
| Service Establishment and Location HOLIDAY INNS OLD TOWSCOT | TSDALE                     | AZ                          |                    |
| Record of Charge  LODGING  ROC NUMBER 00000000              | 09                         |                             |                    |
| S/E # 5020108411  | TOTAL<br>CHARG<br>A MOU    | Ŀ                           | 98.48              |

| Cardmember Account No.<br>3723-163363-61001                                   | Date of Charge<br>12/30/99 | Reference Code<br>300 M#409 | Approval Code<br>99 |
|---|----------------------------|-----------------------------|---------------------|
| Service Establishment and Location INTERVAL INTERNATIONMIAMI Record of Charge |                            | FL                          |                     |
| INTERVAL INT* EXCHAN  | GE                         |                             |                     |
|   |                            |                             |                     |
| S/E # 4090116815  | TOTAL<br>CHARGI<br>AMOU    | \$1                         | 09.00               |

NFQB4013

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Document 2-4 Filed 11/30/2004 Page 13 of 28 Receipt Page Date

5

CHAD EDWARD

3723-163363-61001

01-12-00

of 2

Reference Code Approval Code Datz of Charge Cardmember Account No. 81 CITGO 01/04/00 3723-163363-61001 Service Establishment and Location
CITGO 7 ELEVEN 27876GILBERT ΑZ

W4

GAS/MSC8735010572787620 ROC NUMBER 1870350105

1358400430 S/E #

\$5.00

NFQB4013

Reference Code 015209 Date of Charge 12/31/99 Cardmember Account No. 3723-163363-61001 Service Establishment and Location PHOENIX ΑZ HERTZ CAR RENTAL DATE/TIME LOCATION AGREEMENT RENTAL PHOENIX AZ 12/31/99 725029550 TR# 002301 RETURN AZ 01/05/00 PHOENIX S/E 699362000 EDWARD /CHAD \$228.05

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| Cardmember Account No.<br>3723-163363-61001                 | Date of Charge<br>01/07/00 | Reference Code<br>00010113 | Approval Code<br>20 |
|---|----------------------------|----------------------------|---------------------|
| Service Establishment and Location CITY VIEW STABLES, FEWES | TP0RT                      | MA                         |                     |
| RECORD OF CHAIGE SPORTING GOODS                             |                            |                            |                     |
| S/E # 2205603160  | TOTAL<br>CHARG<br>A MOUI   | Ε .                        | 29.40               |

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ST PG



CHAD EDWARD

PO BOX 51081

NEW BEDFORD

MINIMUM PAYMENT DUE BY PAYMENT DUE DATE.

Monthly Activity Summary Minumum Past Due Amount

99.00 .00

MA

Payment Due Date

Balance 4,950.83

Account Number Please write in amount of payment enclosed

50.83 3723-163363-61001

Make check payable to:

AMERICAN EXPRESS CENTURION BANK SUITE 0002 CHICAGO IL 60679-0002

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02745-0037

Cardmember News It's a safe bet that you'll need some cash wherever you go. With Express Cash and your Gold Delta SkyMiles(R) Credit Card, you can get the cash you need practically anywhere, from over 280,000 ATMs worldwide. Plus, there's no enrollment fee! For information about the Express Cash program, please visit www.americanexpress.com.

| For information about the | ne Express Cash program, please visit www.  |         | Page    |
|---------------------------|---|---------|---------|
| Cardmember Name           | 3723-163363-61001   |         | 1 of 2  |
| CHAD EDWARD               | 10,22   | Charges | Credits |
| Am. Exp. Date of Posting  | Transaction<br>Description  |         | 300.00  |
| 835036-0 02/05 02/05      | PAYMENT RECEIVED - THANK YOU 02/05  |         |         |
| 501019-0 01/18 01/19      | NATIONAL PET CENTER NORTH DARTMOU MA<br>01/18/0   | 32.54   |         |
|                           | ACCOUNT TOTAL   | 32.54   | 300.00  |
|                           | EARN MILES TWICE AS FAST! NOW YOU AUTOMATICALLY EARN TWO MILES FOR EVERY DOLLAR CHARGED WHEN YOU USE YOUR DELTA SKYMILES CARD AT THE FOLLOWING DOUBLEMI PARTNERS: MCI WORLDCOM, OLIVE GARDEN, RED LOBSTER, HERTZ, RENAISSANCE CRUISES AND 1-800-FLOWERS.COM  YOUR TOTAL MILES EARNED THIS BILLING PERIOD IS 33. |         |         |
|                           | 1 Credits + FINANCE   | + Debit | = New   |

| Account<br>Summary                          | Previous<br>Balance<br>5,140.18 | + New<br>Charges<br>32.54                   | - Payments                                     | - Credits           | + FINANCE<br>CHARGE<br>78.11 | + Debit<br>Adjustments<br>. OO                          | = New<br>Balance<br>4,950.83 |
|---|---------------------------------|---|--|---------------------|------------------------------|---|------------------------------|
|   | <br>  Bill Closing<br>  Date    | Payment<br>Due Date                         | Credit<br>Limit                                | Available<br>Credit | Amount Over<br>Credit Limit  | Past Due<br>Amount                                      | Minimum<br>Payment Due       |
|   | 02/11/00                        | 03/02/00                                    | 5,000  | 49                  | 0                            | .00   | 99.00                        |
| Finance<br>Charge<br>PURCHASES<br>CASH ADVA | S<br>ANCES                      | Number of Days<br>this Billing Period<br>30 | x Daily<br>Periodic Rate<br>. 0507%<br>. 0589% |                     |                              | CURRENT ANNUAL<br>PERCENTAGE RATE<br>18.490%<br>21.490% | You                          |

Customer Service



|                          | Account Nun  |                                    | Bill Closing |         | Page    |    |   |
|--------------------------|--|------------------------------------|--------------|---------|---------|----|---|
| Cardmember Name          |  | 3363-61001                         | Date 02-11   | -00     | 2       | of | 2 |
| CHAD EDWARD              | 1  | 3383-61001                         |              | Charges | Credits |    |   |
| Am. Exp. Date of Posting | Transaction<br>Description   |                                    | i<br>I       |         | 1       |    |   |
|                          | THESE MILES HAVE BEEN<br>YOUR DELTA AIR LINES                          | TRANSFERRED<br>SKYMILES ACCO       | TO<br>UNT.   |         |         |    |   |
|                          | YOUR CASH ADVANCE LIM AVAILABLE BALANCE FOR TRANSACTION IS             | IT IS \$100<br>NEW CASH ADV<br>49. | O<br>ANCE    |         |         |    |   |
|                          | ACCOUNT GRACE PERIOD=<br>(SEE STATEMENT BACK F                         | STANDARD GRAC<br>OR DETAILS).      | E            |         |         |    |   |
|                          | FOR INQUIRIES ABOUT Y  | OUR ACCOUNT, ASTER SERVICE         | ÍONS         |         |         |    |   |
|                          | - 1 FOR MILEAGE BALAN<br>- 2 FOR BALANCE, PAYN<br>- 3 FOR LOST, STOLEN |                                    |              |         |         |    |   |
|                          |  |                                    |              |         |         |    |   |
|                          |  |                                    |              |         |         |    |   |
|                          |  |                                    |              |         |         |    |   |
|                          |  |                                    |              |         |         |    |   |
|                          |  |                                    |              |         |         |    |   |
|                          |  |                                    |              |         |         |    |   |
|                          |  |                                    |              |         |         |    |   |
|                          |  |                                    |              |         |         |    |   |
|                          |  |                                    |              |         |         |    |   |

Case 1:04-cv-12462-MLW Cardmember Name

Document 2-4 Filed 11/30/2004 Closing ge 16 of 28 Receipt Page Date

8

CHAD EDWARD

3723-163363-61001

02-11-00

|  | Date of Charge | R  | eference Code | Approval Code |
|--|----------------|----|---------------|---------------|
| Cardmember Account No.                                       |                |    | 018120421_    | 14            |
| 3723-163363-61001  | 01/18/00       |    | 01012042      |               |
| Service Establishment and Location NATIONAL PET CENTER NORTH | DARTMOU        | МА |               |               |
| Record of Charge   |                |    |               |               |
| PET SHOP   |                |    |               |               |
|  |                |    |               |               |
| ROC NUMBER 000011030   | 09             |    |               |               |
| S/E # 2205601800   |                |    |               |               |
|  | TOT<br>CHA     |    |               | 32.54         |

NFQB4013

Χ



CHAD EDWARD

PO BOX 51081 NEW BEDFORD MINIMUM PAYMENT DUE BY PAYMENT DUE DATE.

Monthly Activity Summary

| Minumum<br>Payment Due | Past Due<br>Amount | Payment<br>Due Date |
|------------------------|--------------------|---------------------|
| 99.00                  | .00                | 04/01/00            |
| 001101                 | i                  | ı                   |

MA

| ew<br>alance |  | Accour<br>Numbe |  |  |
|--------------|--|-----------------|--|--|
|              |  | 0.00            |  |  |

Please write in amount of payment enclosed

3723-163363-61001 4,959.15

Make check payable to:

AMERICAN EXPRESS CENTURION BANK SUITE 0002 CHICAGO IL 60679-0002

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0000372316336361001 000495915000009900 1444

02745-0037

News

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8 S Cardmember You can use your Card to pay your federal income taxes due on Form 1040,1040ES or 4868. File on paper or electronically and then call Official Payments Corporation toll free at 1-888-2PAY-TAX(SM) to pay. Or, ask your tax advisor to pay using Orrtax(R) software. Service providers charge a convenience fee. Visit www.officialpayments.com for more information.

| M6M2                                  | and then t  | Jan Omolo.    |  | e. Visit www.of   | ticialpayments.co                                       | III IOI IIIOIO IIIIO |         |       |
|---------------------------------------|-------------|---------------|--|---|---|----------------------|---------|-------|
|                                       | Orrtax(R)   | software. Se  | ervice providers charge a convenience fe   | Account Numbe   | er .  |                      | Page    |       |
|                                       | Cardmemb    | oer Name      |  | 3723-16336  |   |                      | 1 of    | 2     |
|                                       | CHAD E      | DWARD         | 1  | 3/23 10000  |   | Charges              | Credits |       |
| Am. Exp.<br>Reference No.<br>835064-0 | Transaction | Posting 03/04 | THE COOKBOOK SE  |   | 03/04<br>YORK NY  | _                    | Ş       | 99.00 |
| 496070-0                              | 03/06       | 03/10         | 0006601T5 2000 F&W ANNO  | JAL   | 03/06/00  | 30.90                |         | 99.00 |
|                                       | Ì           |               | <b>,</b>   | ACCOUNT TO  | TAL   | 30.55                |         |       |
|                                       |             |               | EARN MILES TWICE AS FAUTOMATICALLY EARN TWO DOLLAR CHARGED WHEN YOU SKYMILES CARD AT THE PARTNERS: MCI WORLDCOLORED LOBSTER, HERTZ, RAND 1-800-FLOWERS.COM | O WILLS TOU<br>OU USE YOU<br>FOLLOWING<br>OM, OLIVE<br>ENAISSANCE | R EVERY<br>R DELTA<br>DOUBLEMILES<br>GARDEN,<br>CRUISES |                      |         |       |
|                                       |             |               |  |   |   |                      |         |       |
|                                       |             | 1             | 1.60   | odite   | + FINANCE   | + Debit              | = New   |       |

| Account<br>Summary                         | Previous<br>Balance<br>4,950.83 | + New<br>Charges<br>30.90                   | - Payments                                     | - Credits                 | + FINANCE<br>CHARGE<br>76.42 | + Debit<br>Adjustments | = New<br>Balance<br>4,959.15 |
|--|---------------------------------|---|--|---------------------------|------------------------------|------------------------|------------------------------|
|  | Bill Closing<br>Date            | Payment<br>Due Date                         | Credit<br>Limit                                | Available<br>Credit       | Amount Over<br>Credit Limit  | Past Due<br>Amount     | Minimum<br>Payment Due       |
|  | 03/12/00                        | 04/01/00                                    | 5,000  | 41                        | O = FINANCE                  | CURRENT ANNUAL         | 99.00<br> Thank              |
| Finance<br>Charge<br>PURCHASES<br>CASH ADV | S<br>ANCES                      | Number of Days<br>this Billing Period<br>30 | x Daily<br>Periodic Rate<br>. 0513%<br>. 0596% | Daily Balance<br>4,965.29 | 76.42<br>.00                 | 18.740%<br>21.740%     | You                          |

Customer Service



|           |                                 |         | her Nama |   | Account Number   | Bill Closing<br>Date |         | Page    |    | _ |
|-----------|---------------------------------|---------|----------|---|--|----------------------|---------|---------|----|---|
|           |                                 | Cardmen | ber Name |   | 3723-163363-61001  | 03-12                | -00     | 2       | of | 2 |
|           |                                 | CHAD    | EDWARD   |   | 3723-163363-61001  |                      | Charges | Credits |    |   |
|           | Am. Exp. 10<br>Reference No. 11 | hate of | Date of  | Transaction<br>Description                  |  |                      | <br>    |         |    |   |
|           |                                 |         |          | THESE MILES                                 | HAVE BEEN TRANSFERRE!<br>IR LINES SKYMILES AC  |                      |         |         |    |   |
|           |                                 |         |          | YOUR CASH AD<br>AVAILABLE BA<br>TRANSACTION | LANCE FOR NEW CASH A   | OOO<br>DVANCE        |         |         |    |   |
|           |                                 |         |          | ACCOUNT GRAC                                | E PERIOD≕STANDARD GR<br>NT BACK FOR DETAILS)   |                      |         |         |    |   |
| 013       |                                 |         |          | 1-800-430-10<br> - 1 FOR MILE               | S ABOUT YOUR ACCOUNT<br>DOO. FOR FASTER SERVI<br>AGE BALANCE OR REDEN<br>NNCE, PAYMENT OR AVAI | PTIONS<br>  CREDIT   |         |         |    |   |
| /NFQB4013 |                                 |         |          | - 3 FOR LOS                                 | r, STOLEN OR DAMAGED   |                      |         |         |    |   |
|           |                                 |         |          |   |  |                      |         |         |    |   |
|           |                                 |         |          |   |  |                      |         |         |    |   |
| 2 /       |                                 |         |          |   |  |                      |         |         |    |   |
| PG 2 OF   |                                 |         |          |   |  |                      |         |         |    |   |
| 18 /      |                                 |         |          |   |  |                      |         |         |    |   |
| PG-0701   |                                 |         |          |   |  |                      |         |         |    |   |
|           |                                 |         |          |   |  |                      |         |         |    |   |

02745003781/NFQB401

ÓPTIMA L

CHAD EDWARD

PO BOX 51081 NEW BEDFORD YOUR ACCOUNT IS PAST DUE. PLEASE REMIT PAYMENT IMMEDIATELY.

Monthly Activity Summary

| 05/01/00 |
|----------|
|          |

| Dalarios | Account<br>Number |
|----------|-------------------|
| 5,065.06 | 3723-163363-61001 |

Please write in amount of payment enclosed

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Make check payable to:

AMERICAN EXPRESS CENTURION BANK
SUITE 0002
CHICAGO IL 60679-0002

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## 0000372316336361001 000206206000020000 1344

02745-0037

Cardmember News

Don't miss your chance to earn free travel twice as fast! You'll receive double miles for each eligible dollar in spending when you use your Gold Delta SkyMiles(R) Credit Card at supermarkets and gas stations from April 1, 2000 through June 15, 2000. Just pay for your purchases with the Card and watch your everyday purchases add up to free travel.

| News                      | you use your Gok                    | d Delta SkyMiles(R)                                      | Credit Card at supr   | our everyday purchas   | ses add up to free tra<br>ber       | avel.                  |                  |
|---------------------------|-------------------------------------|--|---|--|-------------------------------------|------------------------|------------------|
|                           |                                     |  | Oard Gile Wall  | Account Num  | ber                                 | P                      | age              |
|                           | Cardmember Nam                      |  |   | 3723-1633  |                                     |                        | 1 of 2           |
|                           | CHAD EDWARD                         | )  |   | 1  |                                     | harges                 | Credits          |
| Am. Exp.<br>Reference No. | Date of Date of Transaction Posting | Description  |   |  |                                     |                        |                  |
| 431102-0                  |                                     | L .  | ENCY FEE ASS<br>MENT NOT REC                                  | ESSMENT<br>EIVED BY DUE  | DATE                                | 29.00                  |                  |
|                           |                                     |  |   | ACCOUNT T  | DTAL                                | 29.00                  | .00              |
|                           |                                     | AUTOMA<br>DOLLAF<br>SKYMIL<br>PARTNE<br>RED LO<br>AND 1: | ES CARD AT 1<br>ERS: MCI WOF<br>DBSTER, HERTZ<br>-800-FLOWERS | N TWO MILES F<br>EN YOU USE YOU<br>THE FOLLOWING<br>RLDCOM, OLIVE<br>Z, RENAISSANC<br>.COM | DOUBLEMILES<br>GARDEN,<br>E CRUISES |                        |                  |
|                           |                                     |  |   |  |                                     |                        |                  |
|                           | Previous                            | + New  | - Payments  | - Credits  | + FINANCE<br>CHARGE                 | + Debit<br>Adjustments | = New<br>Balance |
| Account                   | Colones                             | Charges  |   |  | 76.01                               | 00                     | 5,065.06         |

| Account<br>Summary                        | Previous<br>Balance<br>4,959.15 | + New<br>Charges<br>29.00                               | • Payments               | - Credits                              | + FINANCE<br>CHARGE<br>76.91 |   | = New<br>Balance<br>5,065.06     |
|---|---------------------------------|---|--------------------------|--|------------------------------|---|----------------------------------|
|   | Bill Closing<br>Date            | Payment<br>Due Date                                     | Credit<br>Limit<br>5,000 | Available<br>Credit                    | Amount Over<br>Credit Limit  | Past Due<br>Amount<br>99.00                     | Minimum<br>Payment Due<br>200.00 |
| Finance<br>Charge<br>PURCHASE<br>CASH ADV | 04/11/00<br>S<br>ANCES          | 05/01/00<br>Number of Days<br>this Billing Period<br>30 | x Daily<br>Periodic Rate | x Average<br>Daily Balance<br>4,997.18 | = FINANCE<br>CHARGE<br>76.91 | CURRENT ANNUAL PERCENTAGE RATE  18.740% 21.740% | Thank<br>You                     |

Customer Service

1 48 0 2



|                             | ı    | Cardmemt | oer Name        |  | Account Number   | Bill Closing                                 | -00            | Page    |
|-----------------------------|------|----------|-----------------|--|--|--|----------------|---------|
|                             |      |          |                 |  | 3723-163363-61001  | 04-11  |                | Credits |
| // PG-0707 / ST PG 2 OF 2 / | - ID | CHAD E   | Date of Posting | FOR INQUIRIE<br>1-800-430-10<br>- 1 FOR MILE | 3723-163363-61001  E PERIOD=STANDARD GRANT BACK FOR DETAILS).  S ABOUT YOUR ACCOUNT.  OO. FOR FASTER SERVIOUS AGE BALANCE OR REDEMINCE, PAYMENT OR AVAIL, STOLEN OR DAMAGED. | CE<br>CALL<br>CE, ENTER:<br>PTIONS<br>CREDIT | -00<br>Charges |         |
|                             |      |          |                 |  |  |  | l              | ı       |

13 W4

CHAD EDWARD

PO BOX 51081 NEW BEDFORD

MINIMUM PAYMENT DUE BY PAYMENT DUE DATE.

Monthly Activity Summary

Payment Past Due Minumum Due Date Amount Payment Due 05/31/00 .00 96.00

MA

Account Number Balance 3723-163363-61001 Please write in amount of payment enclosed

4,841.22

Make check payable to: AMERICAN EXPRESS CENTURION BANK SUITE 0002 CHICAGO IL 60679-0002

Mallanllaladdallanlladbaaddladdadd

## 000037537F33P3P7007 000484755000004P00 7344

02745-0037

Effective with June, 2000 billing periods the minimum Amount Due calculation will change to be based on the greater of the

|                             | Effective with June, current calculation a |  |   | Account Number  |   | P                        | age                    |
|-----------------------------|--|--|---|---|---|--------------------------|------------------------|
|                             | Cardmember Name                            |  |   | 3723-16336  |   |                          | 1 of 2                 |
|                             | CHAD EDWARD                                |  |   | 3725-10000  |   | Charges                  | Credits                |
| ım. Exp.                    | Date of Date of Transaction Posting        | Transaction<br>Description   |   |   |   | , interest of the second | 300.00                 |
| 335111-0                    | 04/20 04/2                                 | - SYMPAT   | RECEIVED - TH   | IANK YOU  | 04/20   |                          | 300.00                 |
| 533111 0                    |  |  |   | ACCOUNT TO  | TAL   | .00                      | 300.00                 |
|                             |  | AUTOMAT<br>DOLLAR<br>SKYMILE<br>PARTNER<br>RED LOE<br>AND 1-8<br>YOUR CA<br>AVAILAE<br>TRANSAG | LES TWICE AS ICALLY EARN CHARGED WHEN S CARD AT THE IS: MCI WORL ISTER, HERTZ, 300-FLOWERS.C ASH ADVANCE L BLE BALANCE F CTION IS T GRACE PERIC | YOU USE YOU E FOLLOWING DCOM, OLIVE RENAISSANCE OM IMIT IS OR NEW CASH \$159. | R EVERY<br>R DELTA<br>DOUBLEMILES<br>GARDEN,<br>CRUISES |                          |                        |
| Account                     | Previous                                   | + New<br>Charges   | - Payments  | - Credits   | + FINANCE<br>CHARGE                                     | + Debit<br>Adjustments   | = New<br>Balance       |
| Summary                     | Balance<br>5,065.06                        | .00  | 300.00  | .00   | 76.16   | .00                      | 7,03,11                |
|                             | Bill Closing                               | Payment   Due Date   | Credit<br>Limit   | Available<br>Credit   | Amount Over<br>Credit Limit                             | Past Due<br>Amount       | Minimum<br>Payment Due |
|                             | Date 05/11/00                              | 05/31/00   | 5,000   | 159   | c   | i                        | 1                      |
| Finance<br>Charge<br>PURCHA | 1  | Number of Days<br>this Billing Period<br>30  |   | x Average<br>Daily Balance<br>4,882.23  | = FINANCE<br>CHARGE<br>76.16                            |                          | E You<br>%             |

Customer Service

48 0 1

W4



|                             |                           | Cardmem |                 |                              | Account Number<br>3723-163363-61001   | Bill Closing<br>Date<br>05-11 | 1       | · -     | of 2 |
|-----------------------------|---------------------------|---------|-----------------|------------------------------|---|-------------------------------|---------|---------|------|
|                             |                           | i       | EDWARD          | Terresting                   | 3/23 (00000   | ·                             | Charges | Credits |      |
| /NFQBA013                   | Am. Exp.<br>Reference No. |         | Date of Posting | 1-800-430-10<br>- 1 FOR MILE | S ABOUT YOUR ACCOUNT,<br>OO. FOR FASTER SERVICE<br>AGE BALANCE OR REDEMP<br>NCE, PAYMENT OR AVAIL<br>, STOLEN OR DAMAGED C. | TIONS<br>. CREDIT             |         |         |      |
| // PG-0721 / ST PG 2 OF 2 / |                           |         |                 |                              |   |                               |         |         |      |

Activity

MINIMUM PAYMENT DUE BY PAYMENT DUE DATE.

Monthly Summary

Past Due Minumum Payment Due Amount 93.00

CHAD EDWARD

PO BOX 51081

NEW BEDFORD

Payment Due Date

07/01/00

Balance

Account Number

Please write in amount of payment enclosed

4,650.78

3723-163363-61001

Make check payable to:

AMERICAN EXPRESS CENTURION BANK SUITE 0002

CHICAGO IL 60679-0002

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02745-0037

.00

MA

Cardmember Effective with June, 2000 billing periods the minimum Amount Due calculation will change to be based on the greater of the current calculation as stated in your Cardmember Agreement or the total Finance Charges. News

|                           | Out on a                               |   | _   |                                 | l1      | Page             |
|---------------------------|--|---|---|---------------------------------|---------|------------------|
|                           | Cardmember Name                        |   | Account Number 3723-163363  | -61001                          |         | 1 of 2           |
|                           | CHAD EDWARD                            |   | 1   |                                 | Charges | Credits          |
| Am. Exp.<br>Reference No. | Date of Date of<br>Transaction Posting | Transaction<br>Description                |   | (00                             | - "     | 300.0            |
| 835154-0                  | 06/02 06/03                            | PAYMENT RECEIVED - T                      | HANK YOU  | 06/02                           |         | _                |
| 496139-0                  | 1                                      | FOOD & WINE MAGAZ<br>072358223 THANKS FOR | INE<br>YOUR RENEWAL   | 05/15/00                        | 32.00   | 1                |
|                           |  |   | ACCOUNT TOTA  | AL.                             | 32.00   | 300.             |
|                           |  | RED LOBSTER AND 1-8                       | YOU USE YOUR<br>HE FOLLOWING DO<br>DOOM, OLIVE GO<br>BOO-FLOWERS.CO | EVERY DELTA DUBLEMILES ARDEN, M |         |                  |
|                           |  | YOUR TOTAL MILES EA                       | ARNED THIS BIL<br>2.  | LING                            |         |                  |
|                           |  |   |   |                                 |         |                  |
|                           |  |   |   |                                 |         |                  |
|                           | 1                                      | Al Payments                               | - Credits +   | FINANCE                         | + Debit | = New<br>Balance |

| Account<br>Summary             | Previous<br>Balance        | + New<br>Charges                      | - r aymoma               | - Credits                  | + FINANCE<br>CHARGE         | + Debit<br>Adjustments         | = New<br>Balance<br>4,650.78 |
|--------------------------------|----------------------------|---------------------------------------|--------------------------|----------------------------|-----------------------------|--------------------------------|------------------------------|
| •                              | 4,841.22                   | 32.00                                 | 300.00                   | .00                        | 77.33                       |                                |                              |
|                                | <br> Bill Closing<br> Date | Payment<br>  Due Date                 | Credit<br>Limit          | Available<br>Credit        | Amount Over<br>Credit Limit | Past Due<br>Amount             | Minimum<br> Payment Due      |
|                                | 06/11/00                   | 07/01/00                              | 5,000                    | 349                        | 0                           | .00.                           |                              |
| Finance                        | ı                          | Number of Days<br>this Billing Period | x Daily<br>Periodic Rate | x Average<br>Daily Balance | = FINANCE<br>CHARGE         | CURRENT ANNUAL PERCENTAGE RATE | Thank<br>You                 |
| Charge<br>PURCHASE<br>CASH ADV | S<br>ANCES                 | 31<br>31                              | .0520%                   | 4,811.28<br>.00            | 77.56                       | 18.990%<br>21.990%             |                              |
|                                |                            |                                       |                          |                            |                             |                                |                              |

Customer Service



| _ <del></del>               |                        | Cardmem |                         |  | Account Number<br>3723-163363-61001   | Bill Closing<br>Date<br>06-11                                       |         | Page  2 of 2 |
|-----------------------------|------------------------|---------|-------------------------|--|---|---|---------|--------------|
| // PG-0742 / ST PG 2 OF 2 / | Am. Exp. Reference No. | Date of | EDWARD  Date of Posting | YOUR CASH AD' AVAILABLE BAI TRANSACTION ACCOUNT GRAC (SEE STATEME FOR INQUIRIE 1-800-430-10 - 1 FOR MILE | '<br>HAVE BEEN TRANSFERRED<br>IR LINES SKYMILES ACC<br>VANCE LIMIT IS \$10<br>LANCE FOR NEW CASH AC | OOO<br>OVANCE<br>ACE<br>, CALL<br>CE, ENTER:<br>PTIONS<br>L. CREDIT | Charges | Credits      |

02745003781/NFQB4013

2



MINIMUM PAYMENT DUE BY PAYMENT DUE DATE.

Monthly Activity Summary

| Minumum     | Past Due | Payment  |
|-------------|----------|----------|
| Payment Due | Amount   | Due Date |
| 90.00       | .00      | 08/01/00 |

Account New Number Balance

SUITE 0002

Please write in amount of payment enclosed

CHAD EDWARD PO BOX 51081 NEW BEDFORD 02745-0037 MΑ

3723-163363-61001 4,495.23

CHICAGO IL 60679-0002

Make check payable to: AMERICAN EXPRESS CENTURION BANK

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0000372316336361001 000449523000009000 14444

Cardmember Effective with June, 2000 billing periods the minimum Amount Due calculation was changed to be based on the greater of the current calculation as stated in your Cardmember Agreement or the total Finance Charges. News

|                   | •••                       | Quiront - | -     |  |  |                                      |         |                  |  |
|-------------------|---------------------------|-----------|-------|--|--|--------------------------------------|---------|------------------|--|
|                   |                           | Cardmemb  |       |  | Account Nu<br>3723-16  | mber<br>3363-61001                   |         | Page<br>1 of 2   |  |
| ı<br>L            |                           | CHAD E    |       |  | I  |                                      | Charges | Credits          |  |
|                   | Am. Exp.<br>Reference No. |           |       | Transaction<br>Description   |  | 07/06                                | <br>    | 200.00           |  |
|                   | 835188-0                  | 07/06     | 07/06 | PAYMENT RECEIVED - THA   | NK YOU   | 07/06                                |         |                  |  |
| 770               | 496171-0                  |           | 06/19 | FOOD & WINE MAGAZIN<br>WADOOO515 SUBSCRIPTION  | NE<br>N REFUND   | 06/19/00                             |         | 32.00            |  |
| 7<br>Z            |                           |           |       |  | ACCOUNT  | TOTAL                                | .00     | 232.00           |  |
| /STPG 10F 2 / 102 |                           |           |       | EARN MILES TWICE AS AUTOMATICALLY EARN TOOLLAR CHARGED WHEN SKYMILES CARD AT THE PARTNERS: MCI WORLD RED LOBSTER AND 1-80  YOUR TOTAL MILES EAR PERIOD IS -32. | WO MILES YOU USE YOU USE YOU USE YOU USE YOU USE YOU USE YOU USE YOU WILL WITH THE YOU WITH THE YOU WILL WITH THE YOU WILL WITH THE YOU WILL WITH THE YOU WILL WITH THE YOU WILL WITH THE YOU WILL WITH THE YOU WILL WITH THE YOU WILL WITH THE YOU WILL WITH THE YOU WILL WITH THE YOU WITH THE YOU WILL WITH THE YOU WITH THE YOU WILL WITH THE YOU WITH THE YOU WITH THE YOU WILL WITH THE YOU WIN THE YOU WITH THE YOU WITH THE YOU WITH THE YOU WITH THE YOU WIN THE YOU WITH THE YOU WITH THE YOU WITH THE YOU WITH THE YOU WIN THE YOU WITH THE YOU WITH THE YOU WITH THE YOU WITH THE YOU WIN THE | NG DOUBLEMILE<br>VE GARDEN,<br>S.COM | S       |                  |  |
| PG-0743           |                           |           |       |  |  |                                      |         |                  |  |
| //                |                           |           |       |  |  |                                      |         |                  |  |
|                   |                           | l         | Į.    | Downonts   | Credits  | + FINANCE                            | + Debit | = New<br>Balance |  |

| Account<br>Summary                        | Previous<br>Balance<br>4,650-78 | + New<br>Charges                                  | - Payments                                     | - Credits                 | + FINANCE CHARGE 76.45      | T DCDIL            | = New<br>Balance<br>4,495.23    |
|---|---------------------------------|---|--|---------------------------|-----------------------------|--------------------|---------------------------------|
|   | Bill Closing<br>Date            | Payment<br>Due Date                               | <br>  Credit<br>  Limit                        | Available<br>Credit       | Amount Over<br>Credit Limit |                    | Minimum<br>Payment Due<br>90.00 |
|   | 07/12/00                        | 1   | 1  | 505                       | 0<br> = FINANCE             | CURRENT ANNUAL     | <br> Thank                      |
| Finance<br>Charge<br>PURCHASE<br>CASH ADV | S<br>ANCES                      | Number of Days<br>this Billing Period<br>31<br>31 | x Daily<br>Periodic Rate<br>. 0534%<br>. 0616% | Daily Balance<br>4,618.06 |                             | 19.490%<br>22.490% | You                             |

Customer Service



|                           | Cardmem                  | her Name               |                                      | Account Number  | Bill Closing<br>Date  |         | Page    |    |
|---------------------------|--------------------------|------------------------|--------------------------------------|---|-----------------------|---------|---------|----|
|                           |                          |                        |                                      | 3723-163363-61001   | 07-12                 |         | . –     | of |
| Am. Exp.<br>Reference No. | CHAD Date of Transaction | EDWARD Date of Posting | Transaction<br>Description           | 1   |                       | Charges | Credits |    |
|                           |                          |                        | HAVE RESULTE                         | ARING THIS BILLING P<br>D IN A NEGATIVE NUMB<br>L FUTURE MERCHANDISE<br>IED AGAINST YOUR NEG                          | SPENDING              |         |         |    |
|                           |                          |                        | AVAILABLE BA                         | LANCE FOR NEW CASH A<br>IS \$505.   |                       |         |         |    |
|                           |                          |                        |                                      | T RENEWS NEXT MONTH.<br>PROVIDING YOU WITH AL<br>CARDMEMBERSHIP IN TH   |                       |         |         |    |
|                           |                          |                        | APR=PRIME RAMPR=PR+12.99 STANDING AP |   | OOD                   |         |         |    |
|                           |                          |                        | (SEE STAILM                          | CE PERIOD=STANDARD G<br>ENT BACK FOR DETAILS  | , -                   |         |         |    |
|                           |                          |                        | 1-800-430-1<br>- 1 FOR MIL           | ES ABOUT YOUR ACCOUN<br>OOO. FOR FASTER SERV<br>EAGE BALANCE OR REDE<br>ANCE, PAYMENT OR AVA<br>ST, STOLEN OR DAMAGED | MPTÍONS<br>IL. CREDIT | :       |         |    |
|                           |                          |                        |                                      |   |                       |         |         |    |
|                           |                          |                        |                                      |   |                       |         |         |    |
|                           |                          |                        |                                      |   |                       |         |         |    |
|                           |                          |                        |                                      |   |                       |         |         |    |

N



MINIMUM PAYMENT DUE BY PAYMENT DUE DATE.

Monthly Activity Summary

| Minumum     | Past Due | Payment  |
|-------------|----------|----------|
| Payment Due | Amount   | Due Date |
| 91.00       | .00      | 08/31/00 |

| Balance<br>4,553.91 | 3723-163363-61001 | enclosed<br>\$                       |  |
|---------------------|-------------------|--------------------------------------|--|
| New                 | Account<br>Number | Please write in<br>amount of payment |  |

CHAD EDWARD PO BOX 51081 NEW BEDFORD 02745-0037 Make check payable to: AMERICAN EXPRESS CENTURION BANK SUITE 0002 CHICAGO IL 60679-0002

tillallaallahallallaallaallaadhaaldhablaadil

0000372316336361001 000455391000009100 1344

Cardmember Effective with June, 2000 billing periods the minimum Amount Due calculation was changed to be based on the greater of the current calculation as stated in your Cardmember Agreement or the total Finance Charges. News

| News  | current calc        | culation as s | tated in your Ca   | ardmember Agreeme   | SIN OF THE LONG.      | -                   |                        |                              |
|---|---------------------|---------------|--------------------|---|-----------------------|---------------------|------------------------|------------------------------|
|   |                     |               |                    |   | Account Numb          | er                  | Pa                     | age                          |
|   | Cardmembe           | er Name       |                    |   | 3723-1633             |                     |                        | 1 of 2                       |
|   | CHAD E              | WARD          |                    |   | 3723 1000             |                     | Charges C              | Credits                      |
| Am. Exp.<br>Reference No.<br>835220-0<br>822194-0 | Transaction 08/07   |               |                    | RECEIVED - T<br>EMBERSHIP FE<br>ERIOD 09/00                                 | F CHAD EDWAR          | 08/07               | 85.00                  | 100.00                       |
|   |                     |               |                    |   | ACCOUNT TO            | TAL                 | 85.00                  | 100.00                       |
|   |                     |               | AVAILAE<br>TRANSAC | ASH ADVANCE L<br>BLE BALANCE F<br>CTION IS<br>T GRACE PERIO<br>TATEMENT BAC | OR NEW CASH<br>\$446. | GRACE               |                        |                              |
| // PG-0596 //                                     |                     |               |                    |   |                       |                     |                        |                              |
| Account   | Previous<br>Balance |               | New<br>arges       | - Payments  | - Credits             | + FINANCE<br>CHARGE | + Debit<br>Adjustments | = New<br>Balance<br>4.553.91 |

| ACCOUNT | Previous<br>Balance             | + New<br>Charges                            | - Payments - Credits     |  | + FINANCE<br>CHARGE         | Aujustinoms   | = New<br>Balance<br>4,553.91    |
|---------|---------------------------------|---|--------------------------|--|-----------------------------|---|---------------------------------|
| Summary | 4,495.2                         |   | 100.00                   | .00                                    | 73.68                       | .00   | 4,555.51                        |
|         | Bill Closing<br>Date<br>O8/11/0 | Payment<br>Due Date                         | Credit<br>Limit<br>5,000 | Available<br>Credit<br>446             | Amount Over<br>Credit Limit | Past Due<br>Amount<br>. OO                              | Minimum<br>Payment Due<br>91.00 |
|         |                                 | Number of Days<br>this Billing Period<br>30 |                          | x Average<br>Daily Balance<br>4,599.19 | 73.68                       | CURRENT ANNUAL<br>PERCENTAGE RATE<br>19.490%<br>22.490% | Thank<br>You                    |

Customer Service

1 48 0 1



|                           |                        | h <b>h</b> h       |                               | Account Number  | Bill Closing        |         | Page    |
|---------------------------|------------------------|--------------------|-------------------------------|---|---------------------|---------|---------|
|                           | Cardmemi               | ber Name           |                               | 3723-163363-61001   | 08-11               | -00     | 2 of 2  |
|                           | CHAD                   | EDWARD             |                               | 3723-183300 0100  | 1                   | Charges | Credits |
| Am. Exp.<br>Reference No. | Date of<br>Transaction | Date of<br>Posting | Transaction<br>Description    |   |                     | 1       |         |
|                           |                        |                    | 1-800-430-10<br> - 1 FOR MILE | S ABOUT YOUR ACCOUNT<br>DOO. FOR FASTER SERVI<br>EAGE BALANCE OR REDEM<br>ANCE, PAYMENT OR AVAI<br>T, STOLEN OR DAMAGED | PTIONS<br>L. CREDIT |         |         |
|                           |                        |                    |                               |   |                     |         |         |
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PG-0735



YOUR ACCOUNT IS PAST DUE. PLEASE REMIT PAYMENT IMMEDIATELY.

Monthly Activity Summary

Minumum Payment Due

184.00

Past Due Amount 91.00 Payment Due Date

10/01/00

New Balance Account Number

Please write in

\$

3723-163363-61001 4,658.92

amount of payment enclosed

1 48 0 2

Make check payable to:

CHAD EDWARD PO BOX 51081 NEW BEDFORD

02745-0037 MΑ

AMERICAN EXPRESS CENTURION BANK SUITE 0002 CHICAGO IL 60679-0002

0000372316336361001 000465892000018400 1344

Cardmember Remember, as a Gold Delta SkyMiles(R) Credit Cardmember you can enjoy the flexibility of extending payment over time, then News decide when it will be convenient for you to pay off your outstanding balance.

| Cardmember Name                  |   | Account Number   |           | Page    |     |
|----------------------------------|---|--|-----------|---------|-----|
| CHAD EDWARD                      |   | 3723-163363-61001  |           | 1 of    | 2   |
| Am. Exp. Date of Posting Posting | Transaction<br>Description  |  | Charges   | Credits |     |
| 431255-0 09/11 09/               | DELINQUENCY FEE ASSES:<br>MIN PAYMENT NOT RECEI   |  | 29.00     |         |     |
|                                  |   | ACCOUNT TOTAL  | 29.00     |         | .00 |
|                                  | PARTNERS: MCI WORLD<br>RED LOBSTER AND 1-800<br>YOUR CASH ADVANCE LII<br>AVAILABLE BALANCE FO | WO MILES FOR EVERY YOU USE YOUR DELTA FOLLOWING DOUBLEMILES COM, OLIVE GARDEN, O-FLOWERS.COM MIT IS \$1000 R NEW CASH ADVANCE 341. =STANDARD GRACE |           |         |     |
| Account   Provious   L           | Now I Downsonto I Co  | adita L FINANCE  | l . Dahit | i<br>   |     |

| Account<br>Summary                          | Previous<br>Balance<br>4,553.91  | + New<br>Charges                                  | - Payments                                     | - Credits                              | + FINANCE CHARGE 76.01              | + Debit<br>Adjustments                                  | = New<br>Balance<br>4,658.92     |
|---|----------------------------------|---|--|--|-------------------------------------|---|----------------------------------|
|   | Bill Closing<br>Date<br>09/11/00 | Payment<br>Due Date<br>10/01/00                   | Credit<br>Limit<br>5,000                       | Available<br>Credit<br>341             | Amount Over<br>Credit Limit         | Past Due<br>Amount<br>91.00                             | Minimum<br>Payment Due<br>184.00 |
| Finance<br>Charge<br>PURCHASES<br>CASH ADVA |                                  | Number of Days<br>this Billing Period<br>31<br>31 | x Daily<br>Periodic Rate<br>. 0534%<br>. 0616% | x Average<br>Daily Balance<br>4,591.51 | = FINANCE<br>CHARGE<br>76.01<br>.00 | CURRENT ANNUAL<br>PERCENTAGE RATE<br>19.490%<br>22.490% | Thank<br>You                     |

Customer Service

// PG-0738



| Cardmen                | nber Name          |   | Account Number  | Bill Closing<br>Date       |         | Page    |      |
|------------------------|--------------------|---|---|----------------------------|---------|---------|------|
| CHAD                   | EDWARD             |   | 3723-163363-61001   | 09-11                      | -00     | 2 0     | of 2 |
| Date of<br>Transaction | Date of<br>Posting | Transaction<br>Description                      |   |                            | Charges | Credits |      |
|                        |                    | 1-800-430-100<br>  1 FOR MILEA<br>  2 FOR BALAN | ABOUT YOUR ACCOUNT, O<br>DO. FOR FASTER SERVICE<br>GE BALANCE OR REDEMPT<br>ICE, PAYMENT OR AVAIL.<br>STOLEN OR DAMAGED CAI | , ENTER:<br>IONS<br>CREDIT |         |         |      |
| İ                      |                    |   |   |                            |         |         |      |
|                        |                    |   |   |                            |         |         |      |
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|                        |                    |   |   |                            |         |         |      |
|                        |                    |   |   |                            |         |         |      |

Statement

YOUR ACCOUNT IS PAST DUE. PLEASE REMIT PAYMENT IMMEDIATELY.

Monthly Activity Summary Minumum Payment Due

177.99

Past Due Amount 84.00 Payment Due Date

11/01/00

New Balance Account Number

Please write in amount of payment

4,681.91

3723-163363-61001

enclosed

\$

Make check payable to:

CHAD EDWARD PO BOX 51081 NEW BEDFORD

MΑ 02745-0037 AMERICAN EXPRESS CENTURION BANK SUITE 0002

CHICAGO IL 60679-0002

0000372316336361001 000468191000017799 1444

News

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Cardmember Starting October, 2000, you'll always earn double miles at supermarkets, gas stations, drug stores, home improvement stores, the U.S. Postal Service, on Delta Air Lines tickets, and when you pay your wireless phone bill, thanks to a new ongoing feature of the Gold Delta SkyMiles(R) Credit Card. Watch your mail for details, terms and conditions on earning double miles.

|          | Cardmen               | nber Name |   | Account Number   |         | Page    |      |
|----------|-----------------------|-----------|---|--|---------|---------|------|
|          | CHAD                  | EDWARD    |   | 3723-163363-61001  |         | 1 of    | 2    |
|          | Date of<br>Transactio |           | Transaction<br>Description  |  | Charges | Credits |      |
| 835259-0 | 09/15                 | 09/15     | PAYMENT RECEIVED - THAN   | NK YOU 09/15   |         | 100     | .00  |
| 431286-0 | 10/12                 | 10/12     | DELINQUENCY FEE ASSESSM<br>MIN PAYMENT NOT RECEIVE  | MENT<br>ED BY DUE DATE   | 29.00   |         |      |
|          |                       | İ         |   | ACCOUNT TOTAL  | 29.00   | 100     | . 00 |
|          |                       |           | EARN MILES TWICE AS FA<br>AUTOMATICALLY EARN TWO<br>DOLLAR CHARGED WHEN YO<br>SKYMILES CARD AT THE F<br>PARTNERS: MCI WORLDCO<br>RED LOBSTER AND 1-800- | D MILES FOR EVERY<br>DU USE YOUR DELTA<br>FOLLOWING DOUBLEMILES<br>DM, OLIVE GARDEN, |         |         |      |
|          |                       |           | YOUR CASH ADVANCE LIMI<br>AVAILABLE BALANCE FOR<br>TRANSACTION IS \$31  | NEW CASH ADVANCE   |         |         |      |
|          |                       | :         |   |  |         |         |      |
| ı        |                       |           |   |  |         |         |      |

| Account<br>Summary     | Previous<br>Balance  | + New<br>Charges                      | - Payments               | - Credits                  | + FINANCE<br>CHARGE         | + Debit<br>Adjustments         | = New<br>Balance       |
|------------------------|----------------------|---------------------------------------|--------------------------|----------------------------|-----------------------------|--------------------------------|------------------------|
|                        | 4,658.92             | 29.00                                 | 100.00                   | .00                        | 93.99                       | .00                            | 4,681.91               |
|                        | Bill Closing<br>Date | Payment<br>Due Date                   | Credit<br>Limit          | Available<br>Credit        | Amount Over<br>Credit Limit | Past Due<br>Amount             | Minimum<br>Payment Due |
|                        | 10/12/00             | 11/01/00                              | 5,000                    | 318                        | 0                           | 84.00                          | 177.99                 |
| Finance<br>Charge      |                      | Number of Days<br>this Billing Period | x Daily<br>Periodic Rate | × Average<br>Daily Balance |                             | CURRENT ANNUAL PERCENTAGE RATE | Thank<br>You           |
| PURCHASES<br>CASH ADVA | _                    | 31<br>31                              | .0657%<br>.0657%         | 4,614.93<br>.00            | 93.99                       | 23.990%<br>23.990%             |                        |
|                        |                      |                                       |                          |                            |                             |                                |                        |

Customer Service

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|                           | Cardmen             | nber Name          |   | Account Number  | Bill Closing<br>Date       |         | Page    |    |   |
|---------------------------|---------------------|--------------------|---|---|----------------------------|---------|---------|----|---|
|                           | CHAD                | EDWARD             |   | 3723-163363-61001   | 10-12                      | 2-00    | 2       | of | 2 |
| Am. Exp.<br>Reference No. | Date of Transaction | Date of<br>Posting | Transaction<br>Description                        |   |                            | Charges | Credits |    |   |
|                           |                     |                    | ACCOUNT GRACE                                     | PERIOD=STANDARD GRACI<br>T BACK FOR DETAILS).   | Ξ                          |         |         |    |   |
|                           |                     |                    | 1-800-430-100<br> - 1 FOR MILEA<br> - 2 FOR BALAN | ABOUT YOUR ACCOUNT, OO. FOR FASTER SERVICE GE BALANCE OR REDEMPTICE, PAYMENT OR AVAIL. STOLEN OR DAMAGED CA | , ENTER:<br>IONS<br>CREDIT |         |         |    |   |
|                           |                     |                    |   |   |                            |         |         |    |   |
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| ŗ                         |                     |                    |   |   | :                          |         |         |    |   |
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|                           |                     |                    |   |   |                            |         |         |    |   |
|                           |                     |                    |   |   |                            |         |         |    |   |

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W4

Monthly

Activity

Summary



Minumum Payment Due

273.99

Past Due Amount

177.99

Payment Due Date

12/01/00

New Balance

4,804.09

Account Number

Please write in amount of payment enclosed

\$

CHAD EDWARD

PO BOX 51081 NEW BEDFORD

02745-0037 MA

Make check payable to:

AMERICAN EXPRESS CENTURION BANK SUITE 0002

YOUR ACCOUNT IS SERIOUSLY PAST DUE, YOUR

ACCOUNT HAS BEEN SUSPENDED. TO AVOID CANCELLATION, PLEASE REMIT PAYMENT NOW.

3723-163363-61001

IL 60679-0002 CHICAGO

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News

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PG-0749

Cardmember Don't forget you'll always earn double miles at supermarkets, gas stations, drug stores, home improvement stores, the U.S. Postal Service, Delta Air Lines, and when you pay your wireless phone bill, thanks to a new ongoing feature of the Delta SkyMiles(R) Credit Card. Use your Card everywhere you go, and start earning Double Miles on all kinds of stuff.

|                           | Cardmem             | ber Name           |  | Account  | Number  |               | Page    |     |
|---------------------------|---------------------|--------------------|--|--|---|---------------|---------|-----|
|                           | CHAD E              | DWARD              |  | 3723-  | 163363-61001  |               | 1 of    | 2   |
| Am. Exp.<br>Reference No. | Date of Transaction | Date of<br>Posting | Transaction<br>Description   |  |   | Charges       | Credits |     |
| 431316-0                  | 11/11               | 11/11              | DELINQUENCY FEE A<br>MIN PAYMENT NOT R   |  | DUE DATE  | 29.00         |         |     |
|                           |                     |                    |  | ACCOUN'  | T TOTAL   | 29.00         |         | .00 |
|                           |                     |                    | EARN MILES TWICE AUTOMATICALLY EA DOLLAR CHARGED W SKYMILES CARD AT PARTNERS: MCI W RED LOBSTER AND YOUR CASH ADVANC AVAILABLE BALANC TRANSACTION IS ACCOUNT GRACE PE (SEE STATEMENT B | RN TWO MILE: HEN YOU USE THE FOLLOW ORLDCOM, OL 1-800-FLOWE E LIMIT IS E FOR NEW C. \$196. RIOD=STANDA | YOUR DELTA ING DOUBLEMILES IVE GARDEN, RS.COM \$1000 ASH ADVANCE RD GRACE |               |         |     |
| Account                   | Provious            | ) + N              | ow La Payments   | l - Credits  | + FINANCE   | <br>  + Debit | l = New |     |

|                        | l I                  |                                       |                          |                            |                             |                                | [<br>                  |
|------------------------|----------------------|---------------------------------------|--------------------------|----------------------------|-----------------------------|--------------------------------|------------------------|
| Account<br>Summary     | Previous<br>Balance  | + New<br>Charges                      | - Payments               | - Credits                  | + FINANCE<br>CHARGE         | + Debit<br>Adjustments         | = New<br>Balance       |
|                        | 4,681.91             | 29.00                                 | .00                      | .00                        | 93.18                       | .00                            | 4,804.09               |
|                        | Bill Closing<br>Date | Payment<br>Due Date                   | Credit<br>Limit          | Available<br>Credit        | Amount Over<br>Credit Limit | Past Due<br>Amount             | Minimum<br>Payment Due |
|                        | 11/11/00             | 12/01/00                              | 5,000                    | 196                        | 0                           | 177.99                         | 273.99                 |
| Finance<br>Charge      |                      | Number of Days<br>this Billing Period | x Daily<br>Periodic Rate | x Average<br>Daily Balance |                             | CURRENT ANNUAL PERCENTAGE RATE | Thank<br>You           |
| PURCHASES<br>CASH ADVA |                      | 30<br>30                              | .0657%<br>.0657%         | 4,727.75<br>.00            | 93.18<br>.00                | 23.990%<br>23.990%             |                        |
|                        |                      |                                       |                          |                            |                             |                                |                        |

Customer Service

/ ST PG



|                           | Cardmer             | nber Name          |   | Account Number  | Bill Closing<br>Date       |         | Page    |   |
|---------------------------|---------------------|--------------------|---|---|----------------------------|---------|---------|---|
|                           | CHAD                | EDWARD             |   | 3723-163363-61001   | 11-11                      | -00     | 2 of    | 2 |
| Am. Exp.<br>Reference No. | Date of Transaction | Date of<br>Posting | Transaction Description                         |   |                            | Charges | Credits |   |
|                           |                     |                    | 1-800-430-100<br>- 1 FOR MILEA<br>- 2 FOR BALAN | S ABOUT YOUR ACCOUNT,<br>DO. FOR FASTER SERVICE<br>NGE BALANCE OR REDEMPT<br>NCE, PAYMENT OR AVAIL.<br>STOLEN OR DAMAGED CA | , ENTER:<br>IONS<br>CREDIT |         |         |   |
|                           |                     |                    |   |   |                            |         |         |   |
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|                           | :                   |                    |   |   |                            |         |         |   |

Statement



## MINIMUM PAYMENT DUE BY PAYMENT DUE DATE.

Monthly Activity Summary

Past Due Minumum Payment Due Amount .00 94.25

Payment Due Date

01/01/01

New Balance Account Number

Please write in amount of payment enclosed

4,598.34

Make check payable to:

3723-163363-61001

CHAD EDWARD PO BOX 51081

02745-0037 NEW BEDFORD MΑ

AMERICAN EXPRESS CENTURION BANK SUITE 0002

IL 60679-0002 CHICAGO

## 0000372316336361001 000459834000009425 1444

News

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PG-0707

Cardmember Use your Card everywhere you go and earn Double Miles on all kinds of stuff. During the holidays and always, you'll earn double miles at supermarkets, gas stations, drug stores, home improvement stores, the U.S. Postal Service, Delta Air Lines, and when you pay your wireless phone bill, thanks to a new ongoing feature of the Gold Delta SkyMiles Credit Card.

|                           | Cardmemi | ber Name           |   | Account Number  |         | Page    |     |    |
|---------------------------|----------|--------------------|---|---|---------|---------|-----|----|
|                           | CHAD E   | DWARD              |   | 3723-163363-61001   |         | 1 of    |     | 1  |
| Am. Exp.<br>Reference No. |          | Date of<br>Posting | Transaction<br>Description  |   | Charges | Credits |     |    |
| 831325-0                  | 11/20    | 11/20              | PAYMENT RECEIVED ~ THAN   | NK YOU 11/20  |         | 3       | 00. | 00 |
|                           |          |                    |   | ACCOUNT TOTAL   | .00     | 3       | 00. | 00 |
|                           |          |                    | YOUR CASH ADVANCE LIM AVAILABLE BALANCE FOR TRANSACTION IS \$40   | - · · · · · ·   |         |         |     |    |
|                           |          |                    | ACCOUNT GRACE PERIOD=:<br>(SEE STATEMENT BACK FO  |   |         |         |     |    |
|                           |          |                    | FOR INQUIRIES ABOUT YOU<br>1-800-430-1000. FOR FO<br>- 1 FOR MILEAGE BALANO<br>- 2 FOR BALANCE, PAYMO<br>- 3 FOR LOST, STOLEN O | ASTER SERVICE, ENTER<br>CE OR REDEMPTIONS<br>ENT OR AVAIL. CREDIT |         |         |     |    |
|                           |          |                    |   |   |         |         |     |    |

| Account<br>Summary     | Previous   Balance   | + New<br>Charges                      | - Payments               | - Credits                  | + FINANCE<br>CHARGE         | + Debit<br>Adjustments         | = New<br>Balance       |
|------------------------|----------------------|---------------------------------------|--------------------------|----------------------------|-----------------------------|--------------------------------|------------------------|
| Junnary                | 4,804.09             | .00                                   | 300.00                   | .00                        | 94.25                       | .00                            | 4,598.34               |
|                        | Bill Closing<br>Date | Payment<br>Due Date                   | Credit<br>Limit          | Available<br>Credit        | Amount Over<br>Credit Limit | Past Due<br>Amount             | Minimum<br>Payment Due |
|                        | 12/12/00             | 01/01/01                              | 5,000                    | 402                        | 0                           | .00                            | 94.25                  |
| Finance<br>Charge      |                      | Number of Days<br>this Billing Period | x Daily<br>Periodic Rate | x Average<br>Daily Balance |                             | CURRENT ANNUAL PERCENTAGE RATE | Thank<br>You           |
| PURCHASES<br>CASH ADVA |                      | 31<br>31                              | .0657%<br>.0657%         | 4,627.54<br>.00            | 94.25<br>.00                | 23.990%<br>23.990%             |                        |
|                        |                      |                                       |                          |                            |                             |                                |                        |

Customer Service

Statement

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PG-0710



MINIMUM PAYMENT DUE BY PAYMENT DUE DATE.

Monthly Activity Summary Minumum
Payment Due

93.00

Past Due
Amount

Payment Due Date 02/01/01 New Balance Account Number Please write in amount of payment enclosed

4,491.34

4 3723-163363-61001

enclos

CHAD EDWARD PO BOX 51081 NEW BEDFORD

081 RD MA 02745-0037 Make check payable to:

AMERICAN EXPRESS CENTURION BANK SUITE 0002 CHICAGO IL 60679-0002

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0000372316336361001 000449134000009300 1444

Cardmember Remember, as a Gold Delta SkyMiles(R) Credit Cardmember you can enjoy the flexibility of extending payment over time, then decide when it will be convenient for you to pay off your outstanding balance.

|                           | CHAD E                 |                    |   | Account Number<br>3723-163363-61001                             |               |         |  |
|---------------------------|------------------------|--------------------|---|---|---------------|---------|--|
| Am. Exp.<br>Reference No. | Date of<br>Transaction | Date of<br>Posting | Transaction<br>Description  | 1   | Charges       | Credits |  |
| 831001-0                  | 01/01                  | 01/01              | PAYMENT RECEIVED - THA  | NK YOU 01/01  |               | 200.00  |  |
|                           |                        |                    |   | ACCOUNT TOTAL   | .00           | 200.00  |  |
|                           |                        |                    | YOUR CASH ADVANCE LIM<br>AVAILABLE BALANCE FOR<br>TRANSACTION IS \$50   |   |               |         |  |
|                           |                        |                    | ACCOUNT GRACE PERIOD=<br>(SEE STATEMENT BACK F  |   |               |         |  |
|                           |                        |                    | FOR INQUIRIES ABOUT YOU 1-800-430-1000. FOR FOUR FOR MILEAGE BALAN - 2 FOR BALANCE, PAYM - 3 FOR LOST, STOLEN | ASTER SERVICE, ENTE<br>CE OR REDEMPTIONS<br>ENT OR AVAIL. CREDI |               |         |  |
| <b>44</b>                 | Provinue               | <br>               | Payments I Cre  | dite   + FINANCE  | <br>  + Debit | l = New |  |

| Account<br>Summary                        | Previous<br>Balance  | + New<br>Charges                      | - Payments               | - Credits                  | + FINANCE<br>CHARGE         | + Debit<br>Adjustments         | = New<br>Balance       |
|---|----------------------|---------------------------------------|--------------------------|----------------------------|-----------------------------|--------------------------------|------------------------|
|   | 4,598.34             | .00                                   | 200.00                   | .00                        | 93.00                       | .00                            | 4,491.34               |
|   | Bill Closing<br>Date | Payment<br>Due Date                   | Credit<br>Limit          | Available<br>Credit        | Amount Over<br>Credit Limit | Past Due<br>Amount             | Minimum<br>Payment Due |
|   | 01/12/01             | 02/01/01                              | 5,000                    | 509                        | 0                           | .00                            | 93.00                  |
|   |                      |                                       |                          |                            |                             |                                |                        |
| Finance<br>Charge                         |                      | Number of Days<br>this Billing Period | x Daily<br>Periodic Rate | x Average<br>Daily Balance |                             | CURRENT ANNUAL PERCENTAGE RATE | Thank<br>You           |
| Finance<br>Charge<br>PURCHASE<br>CASH ADV |                      |                                       |                          |                            |                             |                                |                        |
| Charge<br>PURCHASE                        |                      | this Billing Period                   | Periodic Rate . 0657%    | Daily Balance<br>4,566.25  | CHARGE 93.00                | PERCENTAGE RATE 23.990%        |                        |

Customer Service



# MINIMUM PAYMENT DUE BY PAYMENT DUE DATE.

Monthly Activity Summary

Past Due Payment Minumum Payment Due Amount Due Date 03/03/01 .00 88.19

New Balance Account Number

Please write in amount of payment enclosed

4,379.53

3723-163363-61001

CHAD EDWARD

PO BOX 51081 NEW BEDFORD

02745-0037 MA

Make check payable to:

AMERICAN EXPRESS CENTURION BANK SUITE 0002 CHICAGO IL 60679-0002

httallandlafadlahladladlanddhaldlahladla

# 0000372316336361001 000437953000008819 1344

Cardmember You can use your Card to pay your individual federal income taxes--balance due payments (Form 1040),estimated taxes (Form 1040ES) and extension of time to file payments (Form 4868). To pay by phone, call 1-800-2PAYTAX(SM) or

1-888-ALLTAXX(SM). To pay online, visit www.officialpayments.com or www.about1888alltaxx.com. Service providers charge

| Cardmember Name      |  | Account Number  |         |         |     |
|----------------------|--|---|---------|---------|-----|
| CHAD EDWARD          |  | 3723-163363-61001   |         | 1 of    | 1   |
|                      | Transaction<br>Description   |   | Charges | Credits |     |
| 831034-0 02/03 02/03 | PAYMENT RECEIVED - THAN  | NK YOU 02/03  |         | 200     | .00 |
|                      |  | ACCOUNT TOTAL   | .00     | 200     | .00 |
|                      | YOUR CASH ADVANCE LIM AVAILABLE BALANCE FOR TRANSACTION IS \$6:  ACCOUNT GRACE PERIOD=: (SEE STATEMENT BACK FOR INQUIRIES ABOUT Y: 1-800-430-1000. FOR FOR FOR THE FOR MILEAGE BALANCE, PAYMINE BALANCE, PAYMINE STORE FOR LOST, STOLEN IN | NEW CASH ADVANCE 20. STANDARD GRACE OR DETAILS). OUR ACCOUNT, CALL ASTER SERVICE, ENTER: CE OR REDEMPTIONS ENT OR AVAIL. CREDIT |         |         |     |

|                            |                      | ļ                                     |                          |                            |                             |                                |                        |
|----------------------------|----------------------|---------------------------------------|--------------------------|----------------------------|-----------------------------|--------------------------------|------------------------|
| Account<br>Summary         | Previous<br>Balance  | + New<br>Charges                      | - Payments               | - Credits                  | + FINANCE<br>CHARGE         | Debit Adjustments              | = New<br>Balance       |
|                            | 4,491.34             | .00                                   | 200.00                   | .00                        | 88.19                       | .00                            | 4,379.53               |
|                            | Bill Closing<br>Date | Payment<br>Due Date                   | Credit<br>Limit          | Available<br>Credit        | Amount Over<br>Credit Limit | Past Due<br>Amount             | Minimum<br>Payment Due |
|                            | 02/11/01             | 03/03/01                              | 5,000                    | 620                        | 0                           | .00                            | 88.19                  |
| Finance<br>Charge          |                      | Number of Days<br>this Billing Period | x Daily<br>Periodic Rate | x Average<br>Daily Balance | = FINANCE<br>CHARGE         | CURRENT ANNUAL PERCENTAGE RATE | Thank<br>You           |
| PURCHASES<br>CASH ADVANCES |                      | 30<br>30                              | .0657%<br>.0657%         | 4,474.23<br>.00            | 88.19<br>.00                | 23.990%<br>23.990%             |                        |
|                            |                      |                                       |                          |                            |                             |                                |                        |

Customer Service

The Optima<sup>sм</sup>Card

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#### MINIMUM PAYMENT DUE BY PAYMENT DUE DATE.

Monthly Activity Summary Minumum Past Due Payment Due Amount .00 85.43

Payment Due Date

New 04/02/01

Account Balance Number

Please write in amount of payment enclosed

4,264.96 3723-163363-61001

Make check payable to:

CHAD EDWARD PO BOX 51081 02745-0037 NEW BEDFORD MΑ

AMERICAN EXPRESS CENTURION BANK SUITE 0002 CHICAGO IL 60679-0002

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0000372316336361001 000426496000008543 1544

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0698 å Cardmember Get double miles when using your Card to pay your individual federal income taxes from 2/15/01 to 4/16/01. For information or to pay by phone, call 1-800-2PAYTAX(SM) or 1-888-ALLTAXX(SM). For more information or to pay online, visit www.officialpayments.com or www.about1888alltaxx.com. Service providers charge a convenience fee.

|                           | Cardmem                | ber Name           |   | Account Num                             | nber                                    |         | Page    |      |
|---------------------------|------------------------|--------------------|---|---|---|---------|---------|------|
|                           | CHAD E                 | DWARD              |   | 3723-163                                | 363-61001                               | ,       | 1 of    | 1    |
| Am. Exp.<br>Reference No. | Date of<br>Transaction | Date of<br>Posting | Transaction<br>Description  |   |   | Charges | Credits |      |
| 831060-0                  | 03/01                  | 03/01              | PAYMENT RECEIVED - TH   | ANK YOU                                 | 03/01                                   |         | 200     | .00  |
|                           |                        |                    |   | ACCOUNT TO                              | OTAL                                    | .00     | 200     | . 00 |
| •                         |                        |                    | YOUR CASH ADVANCE LII<br>AVAILABLE BALANCE FO<br>TRANSACTION IS \$  |   | \$1000<br>ADVANCE                       |         |         |      |
|                           |                        |                    | ACCOUNT GRACE PERIOD<br>(SEE STATEMENT BACK I   |   |   |         |         |      |
|                           |                        |                    | FOR INQUIRIES ABOUT 1-800-430-1000. FOR I<br>- 1 FOR MILEAGE BALAI<br>- 2 FOR BALANCE, PAYI<br>- 3 FOR LOST, STOLEN | FASTER SER<br>NCE OR REDI<br>MENT OR AV | VICE, ENTER:<br>EMPTIONS<br>AIL. CREDIT |         |         |      |
| Account                   | Provious               | <br>               | la Payments la Ci   | edite                                   | + FINANCE                               | + Debit | = New   |      |

| Account<br>Summary         | Previous<br>Balance  | + New<br>Charges                      | - Payments               | - Credits                  | + FINANCE<br>CHARGE         | + Debit<br>Adjustments         | = New<br>Balance       |
|----------------------------|----------------------|---------------------------------------|--------------------------|----------------------------|-----------------------------|--------------------------------|------------------------|
| 4,379.53                   |                      | .00                                   | 200.00                   | .00                        | 85.43                       | .00                            | 4,264.96               |
|                            | Bill Closing<br>Date | Payment<br>Due Date                   | Credit<br>Limit          | Available<br>Credit        | Amount Over<br>Credit Limit | Past Due<br>Amount             | Minimum<br>Payment Due |
|                            | 03/13/01             | 04/02/01                              | 5,000                    | 735                        | 0                           | .00                            | 85.43                  |
| Finance<br>Charge          |                      | Number of Days<br>this Billing Period | x Daily<br>Periodic Rate | x Average<br>Daily Balance | = FINANCE<br>CHARGE         | CURRENT ANNUAL PERCENTAGE RATE | Thank<br>You           |
| PURCHASES<br>CASH ADVANCES |                      | 30<br>30                              | .0657%<br>.0657%         | 4,334.50<br>.00            | 85.43<br>.00                | 23.990%<br>23.990%             |                        |
| ÷                          |                      |                                       |                          |                            |                             |                                |                        |

Customer Service



### MINIMUM PAYMENT DUE BY PAYMENT DUE DATE.

Monthly Activity Summary

| 98.00                                   | . 00   | 05/02/01            | 4,890.44       | 3723-163363-61001 | \$   |
|---|--|---------------------|----------------|-------------------|--|
| Minumum<br>Payment Due                  | Past Due<br>Amount   | Payment<br>Due Date | New<br>Balance | Account<br>Number | Please write in<br>amount of payment<br>enclosed |
| Maria Contraction of the Contraction of | hans of the contract of the co |                     |                |                   |  |

CHAD EDWARD PO BOX 51081 NEW BEDFORD 02745-0037 MA

Make check payable to:

AMERICAN EXPRESS CENTURION BANK SUITE 0002 CHICAGO IL 60679-0002

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-0742 ģ 1 Cardmember Earn Double Miles when you use your Gold Delta SkyMiles(R) Credit Card at any stand-alone drug store,including CVS, Eckerd, drugstore.com, Rite Aid, Walgre ens and your local drug store. Whether you're paying for monthly prescriptions, buying

| necessities or picking up seasonal items, your Gold Delta SkMiles Credit Card can bring you closer to your next vacation |  |                    |                               |   |                            |                             |                                |                        |     |
|--|--|--------------------|-------------------------------|---|----------------------------|-----------------------------|--------------------------------|------------------------|-----|
|  | Cardmem  | ber Name           |                               |   | Account Nu                 | mber                        |                                | Page                   |     |
|  | CHAD E   | DWARD              |                               | 3723-163363-61001   |                            |                             |                                | 1 of                   | 2   |
| Am. Exp.<br>Reference No.  | Date of<br>Transaction   | Date of<br>Posting | Transaction<br>Description    |   |                            |                             | Charges                        | Credits                |     |
| 831088-0   | 03/29  | 03/29              | PAYMEN                        | T RECEIVED -  | THANK YOU                  | 03/29                       |                                | 200.                   | .00 |
| 501073-0   | 03/13  | 03/14              |                               | ROYAL BODYCARE 972-8934078 TX 001557125 DIRECT MARKETER 03/13/01 200.   |                            |                             |                                |                        |     |
| 501079-0   | 03/16  | 03/20              |                               | FEDEX #826879419875 ROCHESTER MA<br>687941987 48917 03/16/01            |                            |                             |                                |                        |     |
| 501088-0   | 03/28  | 03/29              |                               | R S MEANS CO INC KINGSTON MA<br>053087091 COMPUTERS/SFTWRE/ACC 03/28/01 |                            |                             | 262.50                         |                        |     |
| 501090-0   | 03/29  | 03/31              |                               | WILSONS SUEDE 2170 SWANSEA MA<br>01017508 LEATHER GOODS 03/29/01        |                            |                             |                                |                        |     |
| 501093-0   | 04/02  | 04/03              |                               | DISCOVERY LU<br>DO2 VACATION  |                            | MA<br>04/02/01              | 111.33                         |                        |     |
|  |  |                    |                               |   | ACCOUNT 1                  | TOTAL                       | 733.20                         | 200.                   | .00 |
|  | THE TOTAL TO |                    |                               |   |                            |                             |                                |                        |     |
| Account<br>Summary   | Previous<br>Balance  | + N<br>Cha         |                               | - Payments  | - Credits                  | + FINANCE<br>CHARGE         | + Debit<br>Adjustments         | = New<br>Balance       |     |
|  | 4,264  | 1.96               | 733.20                        | 200.00  | .00                        | 92.28                       | .00                            | 4,890.                 | .44 |
|  | Bill Closing<br>Date   |                    | ment<br>Date                  | Gredit<br>Limit   | Available<br>Credit        | Amount Over<br>Credit Limit | Past Due<br>Amount             | Minimum<br>Payment Due |     |
|  | 04/12  | 2/01               | 05/02/01                      | 5,000   | 110                        | 0                           | .00                            | 98.                    | 00  |
| Finance<br>Charge  | 1  |                    | ber of Days<br>Billing Period | x Daily<br>Periodic Rate  | x Average<br>Daily Balance | = FINANCE<br>CHARGE         | CURRENT ANNUAL PERCENTAGE RATE | Thank<br>You           |     |
| PURCHASES<br>CASH ADVA   |  | į                  | 30<br>30                      | .0657%<br>.0657%  | 4,681.94<br>.00            | 92.28                       | 23.990%<br>23.990%             |                        |     |
|  |  |                    |                               |   |                            |                             |                                |                        |     |

Customer Service

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|                           | Cardmen                | nber Name          |   | Account Number   | Bill Closing<br>Date       |             | Page    |    |   |
|---------------------------|------------------------|--------------------|---|--|----------------------------|-------------|---------|----|---|
|                           | CHAD                   | EDWARD             |   | 3723-163363-61001  | 04-12                      | 1-01        | 2       | of | 2 |
| Am. Exp.<br>Reference No. | Date of<br>Transaction | Date of<br>Posting | Transaction<br>Description                      |  |                            | Charges     | Credits |    |   |
|                           |                        | :                  | YOUR TOTAL MI<br>PERIOD IS                      | LES EARNED THIS BILLI<br>734.  | NG                         |             |         |    |   |
|                           |                        |                    |   | AVE BEEN TRANSFERRED<br>R LINES SKYMILES ACCO  |                            |             |         |    |   |
|                           |                        |                    |   | ANCE LIMIT IS \$1000<br>ANCE FOR NEW CASH ADV<br>S \$110.  |                            |             |         |    |   |
|                           |                        |                    | THE DELING. F<br>CHANGED. IF<br>MINIMUM AMOUN   | EDIATELY, THE TIMING ( EE IS IMPOSED IS BEING WE DO NOT RECEIVE THE IT DUE BY PAYMENT DUE ( WILL BE IMPOSED. | G                          |             |         |    |   |
|                           |                        |                    |   | PERIOD=STANDARD GRACH<br>T BACK FOR DETAILS).  | Ξ                          |             |         |    |   |
|                           |                        |                    | 1-800-430-100<br>- 1 FOR MILEA<br>- 2 FOR BALAN | ABOUT YOUR ACCOUNT, OO. FOR FASTER SERVICE, GE BALANCE OR REDEMPTICE, PAYMENT OR AVAIL. STOLEN OR DAMAGED CA | , ENTER:<br>IONS<br>CREDIT | -<br>-<br>- |         |    |   |
|                           |                        |                    |   |  |                            |             |         |    |   |
|                           |                        |                    |   |  |                            |             |         |    |   |
|                           |                        |                    |   |  |                            |             | :       |    |   |
|                           |                        |                    |   |  |                            |             |         |    |   |
|                           | :                      |                    |   |  |                            |             |         |    |   |

Receipt Page

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CHAD EDWARD

3723-163363-61001

04-12-01

Cardmember Account No. Date of Charge Reference Code Approval Code 3723-163363-61001 03/13/01 001557125 Service Establishment and Location ROYAL BODYCARE 972-8934078 Record of Charge DIRECT MARKETER ROC NUMBER 0000007125 S/E # 1424134419 \$200.50

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Date of Charge 03/16/01 Reference Code 68794 1987 3723-163363-61001 Service Establishment and Location FEDEX #826879419875 ROCHESTER 48917 TO: ROBYN FOX FROM: CHAD EDWARD 02770
001 PRIDRITY LTR 1 LB AWB826879419875
FEDEX CUSTOMER SERVICE #1-800-622-1147 ROC NUMBER 6879419875 S/E # 4416508471 \$28.88

| Cardmember Account No.<br>3723-163363-61001                | Date of Charge<br>03/28/01 | Reference Code<br>053087091 | Approval Cod |
|--|----------------------------|-----------------------------|--------------|
| Service Establishment and Location  R S MEANS CO INC KINGS | STON M                     | iA _                        |              |
| Record of Charge  COMPUTERS/SFTWRE/ACC                     |                            |                             |              |
| ROC NUMBER 5308709   | )1                         |                             |              |
| S/E # 2206700627   | TOTAL<br>CHARGE<br>AMOUNT  | \$26                        | 2.50         |

| Cardmember Account No.<br>3723-163363-61001 | Date of Charge<br>03/29/01 | Reference Code<br>01017508 | Approval Code<br>58 |
|---|----------------------------|----------------------------|---------------------|
| Service Establishment and Location          | n                          |                            |                     |
| WILSONS SUEDE 2170                          | SWANSEA                    | MA                         |                     |
| Record of Charge                            |                            |                            |                     |
|   |                            |                            |                     |
|   |                            |                            |                     |
|   |                            |                            |                     |
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|   |                            |                            |                     |
|   |                            |                            |                     |
| S/E # 2204508691                            |                            |                            |                     |
|   | TO⊤AL<br>CHARG<br>AMOU     | ⊑ \$512                    | 29.99               |

Case 1:04-cv-12462-MLW Document 2-5 Filed 11/30/2004 Page 14 of 28 Cardmember Name Document 2-5 Filed 11/30/2004 Page 14 of 28 Date

Receipt Page

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CHAD EDWARD

3723-163363-61001

04-12-01

Cardmember Account No. Reference Code Approval Code Date of Charge 3723-163363-61001 04/02/01 002092002 Service Establishment and Location RESORT DISCOVERY LLC9787206100 Record of Charge VACATION OWNERSHIP ROC NUMBER 02092002 S/E # 2202604336 \$111.33

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Statement

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#### MINIMUM PAYMENT DUE BY PAYMENT DUE DATE.

Monthly Activity Summary Minumum Past Due Amount

95.02 .00

Payment Due Date 06/01/01

New Balance Account Number Please write in amount of payment enclosed

4,554.86 3723-163363-61001 \$

Make check payable to:

CHAD EDWARD PO BOX 51081 NEW BEDFORD MA 02745-0037 AMERICAN EXPRESS CENTURION BANK SUITE 0002 CHICAGO IL 60679-0002

## 0000372316336367007 000422486000004205 7444

Cardmember Earn Double Miles when you use your Gold Delta SkyMiles(R) Credit Card at any stand-alone drug store including, CVS,Eckerd,drugstore.com,Rite Aid,Walgreens and your local drug store. Whether you're paying for monthly

prescriptions, buying necessities or seasonal items, your Gold Delta Skymiles Credit can bring you closer to your next vacation.

|                           | Cardmemi               | ber Name           |  | Account Number    |                     |         |         | Page |  |  |
|---------------------------|------------------------|--------------------|--|-------------------|---------------------|---------|---------|------|--|--|
|                           | CHAD E                 | DWARD              |  | 3723-163363-61001 |                     |         |         | 2    |  |  |
| Am. Exp.<br>Reference No. | Date of<br>Transaction | Date of<br>Posting | Transaction<br>Description   |                   |                     | Charges | Credits |      |  |  |
| 831120-0                  | 04/30                  | 04/30              | PAYMENT RECEIVED - THAN  | NK YOU            | 04/30               |         | 200     | .00  |  |  |
| 831126-0                  | 05/06                  | 05/06              | PAYMENT RECEIVED - THAI  | NK YOU            | 05/06               |         | 262     | .50  |  |  |
| 496110-0                  | 03/21                  | 04/20              | FOOD & WINE COOKBOOK SE<br>010800140 2001 ANNUAL                       | ERIES NEW         | YORK NY<br>03/21/01 | 31.90   |         |      |  |  |
|                           |                        |                    |  | ACCOUNT TOT       | AL                  | 31.90   | 462     | . 50 |  |  |
|                           |                        |                    | YOUR TOTAL MILES EARNE<br>PERIOD IS 32.                                | ED THIS BIL       | LING                |         |         |      |  |  |
|                           |                        |                    | THESE MILES HAVE BEEN<br>YOUR DELTA AIR LINES S                        |                   |                     |         |         |      |  |  |
|                           |                        |                    | YOUR CASH ADVANCE LIM:<br>AVAILABLE BALANCE FOR<br>TRANSACTION IS \$44 | NEW CASH A        | 000<br>ADVANCE      | i       |         |      |  |  |
|                           |                        |                    |  |                   |                     |         |         |      |  |  |
|                           |                        |                    |  |                   |                     | :       |         |      |  |  |
| A                         | <br>  Description      | l                  | l Daymanta L O   | e L.              | 511141105           | . 5.40  |         |      |  |  |

|                        |                      | i                                     |                          |                            |                             |                                | ł                      |
|------------------------|----------------------|---------------------------------------|--------------------------|----------------------------|-----------------------------|--------------------------------|------------------------|
| Account<br>Summary     | Previous<br>Balance  | + New<br>Charges                      | - Payments               | - Credits                  | + FINANCE<br>CHARGE         | + Debit<br>Adjustments         | = New<br>Balance       |
|                        | 4,890.44             | 31.90                                 | 462.50                   | .00                        | 95.02                       | .00                            | 4,554.86               |
|                        | Bill Closing<br>Date | Payment<br>Due Date                   | Credit<br>Limit          | Available<br>Credit        | Amount Over<br>Credit Limit | Past Due<br>Amount             | Minimum<br>Payment Due |
|                        | 05/12/01             | 06/01/01                              | 5,000                    | 445                        | 0                           | .00                            | 95.02                  |
| Finance<br>Charge      |                      | Number of Days<br>this Billing Period | x Daily<br>Periodic Rate | x Average<br>Daily Balance | = FINANCE<br>CHARGE         | CURRENT ANNUAL PERCENTAGE RATE | Thank<br>You           |
| PURCHASES<br>CASH ADVA |                      | 30<br>30                              | .0657%<br>.0657%         | 4,821.14<br>.00            | 95.02<br>.00                | 23.990%<br>23.990%             |                        |
|                        |                      |                                       |                          |                            |                             |                                |                        |

Customer Service

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|                           | Cardmen                | nber Name          |   | Account Number  | Bill Closing<br>Date       |         | Page    |   |
|---------------------------|------------------------|--------------------|---|---|----------------------------|---------|---------|---|
|                           | CHAD                   | EDWARD             |   | 3723-163363-61001   | 05-12                      | 2-01    | 2 of    | 2 |
| Am. Exp.<br>Reference No. | Date of<br>Transaction | Date of<br>Posting | Transaction<br>Description                      |   |                            | Charges | Credits |   |
|                           |                        |                    |   | E PERIOD=STANDARD GRAC<br>NT BACK FOR DETAILS).   | E                          |         |         |   |
|                           |                        |                    | 1-800-430-100<br>- 1 FOR MILEA<br>- 2 FOR BALAN | S ABOUT YOUR ACCOUNT,<br>DO. FOR FASTER SERVICE<br>AGE BALANCE OR REDEMPT<br>NCE, PAYMENT OR AVAIL.<br>STOLEN OR DAMAGED CA | , ENTER:<br>IONS<br>CREDIT |         |         |   |
|                           |                        |                    |   |   |                            |         |         |   |
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|                           |                        |                    |   |   |                            |         |         |   |
|                           |                        |                    |   |   |                            |         |         |   |
|                           |                        |                    |   |   |                            |         |         |   |
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|                           | :                      |                    |   |   |                            |         |         |   |

# MINIMUM PAYMENT DUE BY PAYMENT DUE DATE.

Monthly Activity Summary Minumum Past Due Payment Due Amount .00 90.00

Payment Due Date 07/01/01 New Balance Account Number

Please write in amount of payment enclosed

4,494.51 3723-163363-61001 \$

Make check payable to:

CHAD EDWARD PO BOX 51081 02745-0037 NEW BEDFORD MΑ

AMERICAN EXPRESS CENTURION BANK **SUITE 0002** IL 60679-0002 CHICAGO

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News

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-0732 ģ Cardmember Earn Double Miles when you use your Delta SkyMiles(R) Credit Card at any gas station this summer including Exxon, Mobil, Shell, Texaco, Chevron and CITGO. Whether you need a fill-up, an oil change, coolant, a snack, or a map, your Delta SkyMiles Credit Card can bring you closer to your next vacation.

| Cardmember Name      |   | Account Number   |          | Page    |    |
|----------------------|---|--|----------|---------|----|
| CHAD EDWARD          |   | 3723-163363-61001  |          | 1 of    | 1  |
|                      | Transaction<br>Description  |  | Charges  | Credits |    |
| 831153-0 06/02 06/02 | PAYMENT RECEIVED - THAI   | NK YOU 06/02   |          | 150.    | 00 |
|                      |   | ACCOUNT TOTAL  | .00      | 150.    | 00 |
|                      | YOUR CASH ADVANCE LIM<br>AVAILABLE BALANCE FOR<br>TRANSACTION IS \$50   |  |          |         |    |
|                      | ACCOUNT GRACE PERIOD=<br>(SEE STATEMENT BACK FO   |  |          |         |    |
|                      | FOR INQUIRIES ABOUT YOU<br>1-800-430-1000. FOR FO<br>- 1 FOR MILEAGE BALANG<br>- 2 FOR BALANCE, PAYMI<br>- 3 FOR LOST, STOLEN O | ASTER SERVIČE, ENTER:<br>CE OR REDEMPTIONS<br>ENT OR AVAIL. CREDIT |          |         |    |
|                      |   | dia ENIANO   | l . Setë | L= Nove |    |

| Account<br>Summary     | Previous<br>Balance<br>4,554.86 | + New<br>Charges                      | - Payments                     | - Credits                  | + FINANCE<br>CHARGE<br>89.65 | + Debit<br>  Adjustments<br>  . OO | = New<br>Balance<br>4,494.51 |
|------------------------|---------------------------------|---------------------------------------|--------------------------------|----------------------------|------------------------------|------------------------------------|------------------------------|
|                        | Bill Closing<br>Date            | Payment<br>Due Date                   | Credit<br>Limit                | Available<br>Credit        | Amount Over<br>Credit Limit  | Past Due<br>Amount                 | Minimum<br>Payment Due       |
|                        | 06/11/01                        | 07/01/01                              | 5,000                          | 505                        | 0                            | .00                                | 90.00                        |
| Finance<br>Charge      | I                               | Number of Days<br>this Billing Period | <br> x Daily<br> Periodic Rate | x Average<br>Daily Balance |                              | CURRENT ANNUAL PERCENTAGE RATE     | Thank<br>You                 |
| PURCHASES<br>CASH ADVA |                                 | 30<br>30                              | .0657%<br>.0657%               | 4,548.37<br>.00            | 89.65<br>.00                 | 23.990%<br>23.990%                 |                              |
| •                      |                                 |                                       |                                |                            |                              |                                    |                              |

Customer Service



MINIMUM PAYMENT DUE BY PAYMENT DUE DATE.

Monthly Activity Summary Minumum
Payment Due
Past Due
Amount

91.59
-00

Payment Due Date 08/01/01 New Balance Account Number Please write in amount of payment enclosed

4,486.10

3723-163363-61001

enclosed

Make check payable to:

CHAD EDWARD PO BOX 51081 NEW BEDFORD

MA 02745-0037

AMERICAN EXPRESS CENTURION BANK SUITE 0002 CHICAGO IL 60679-0002

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0000372316336361001 000448610000009159 1444

#### Cardmember News

02745003781/NFQB3027

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ST PG

PG-0758

|                           | Cardmember Name |  | Account Number   |         | Page    |     |
|---------------------------|-----------------|--|--|---------|---------|-----|
|                           | CHAD EDWARD     |  | 3723-163363-61001  |         | 1 of    | 2   |
| Am. Exp.<br>Reference No. |                 | Transaction<br>Description   |  | Charges | Credits |     |
| 831181-0                  | 06/30 06/30     | PAYMENT RECEIVED - THAN  | NK YOU 06/30   |         | 100     | .00 |
|                           |                 |  | ACCOUNT TOTAL  | .00     | 100     | .00 |
|                           |                 | YOUR CASH ADVANCE LIM: AVAILABLE BALANCE FOR TRANSACTION IS \$5  YOUR ACCOUNT RENEWS NE FORWARD TO PROVIDING NENEFITS OF CARDMEMBER YEAR.  ACCOUNT GRACE PERIOD=5 (SEE STATEMENT BACK FO | NEW CASH ADVANCE 14.  EXT MONTH, WE LOOK YOU WITH ALL THE RSHIP IN THE COMING STANDARD GRACE |         |         |     |
| Account                   |                 | Description - Cross  | tite L+ FINANCE  | + Dobit | l Now   |     |

| Account<br>Summary                          | Previous<br>Balance<br>4,494.51  | + New<br>Charges                                  | - Payments                                     | - Credits                              | + FINANCE<br>CHARGE<br>91.59 | + Debit<br>Adjustments                                  | = New<br>Balance<br>4,486.10    |
|---|----------------------------------|---|--|--|------------------------------|---|---------------------------------|
|   | Bill Closing<br>Date<br>07/12/01 | Payment<br>Due Date<br>08/01/01                   | Credit<br>Limit<br>5,000                       | Available<br>Credit<br>514             | Amount Over<br>Credit Limit  |   | Minimum<br>Payment Due<br>91.59 |
| Finance<br>Charge<br>PURCHASES<br>CASH ADVA |                                  | Number of Days<br>this Billing Period<br>31<br>31 | x Daily<br>Periodic Rate<br>. 0657%<br>. 0657% | x Average<br>Daily Balance<br>4,496.98 |                              | CURRENT ANNUAL<br>PERCENTAGE RATE<br>23.990%<br>23.990% | Thank<br>You                    |

Customer Service



| Cardmember Name        |                    |   | Account Number Bill C   |                            | Bill Closing<br>Date |         |    |   |
|------------------------|--------------------|---|---|----------------------------|----------------------|---------|----|---|
| CHAD                   | EDWARD             |   | 3723-163363-61001   | 07-12                      | 2-01                 | 2       | of | 2 |
| Date of<br>Fransaction | Date of<br>Posting | Transaction<br>Description                      |   |                            | Charges              | Credits |    |   |
|                        |                    | 1-800-430-100<br>- 1 FOR MILEA<br>- 2 FOR BALAN | ABOUT YOUR ACCOUNT, OO. FOR FASTER SERVICE AGE BALANCE OR REDEMPT ICE, PAYMENT OR AVAIL. STOLEN OR DAMAGED CA | , ENTER:<br>IONS<br>CREDIT |                      |         |    |   |
|                        |                    |   |   |                            |                      |         |    |   |
|                        |                    |   |   |                            |                      |         |    |   |
|                        |                    |   |   |                            |                      |         |    |   |
|                        |                    |   |   |                            |                      |         |    |   |
|                        |                    |   |   |                            |                      |         |    |   |
|                        |                    |   |   |                            |                      |         |    |   |
|                        |                    |   |   |                            |                      |         |    |   |

Case 1:04-cv-12462-MLW \rightarrow \text{Pbbcufflent 2-5} Filed 11/30/2004

Pagec20ount28 Statement 1 48 0 2

40



YOUR ACCOUNT IS PAST DUE. PLEASE REMIT PAYMENT IMMEDIATELY.

Monthly Activity Summary Minumum Payment Due

185.59

Past Due Amount

91.59

Payment Due Date

08/31/01

Account Balance Number

Please write in amount of payment enclosed

3723-163363-61001 4,691.08

CHAD EDWARD PO BOX 51081

02745-0037 NEW BEDFORD MΑ

Make check payable to:

AMERICAN EXPRESS CENTURION BANK SUITE 0002 CHICAGO IL 60679-0002

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0000372316336361001 000469108000018559 1344

#### Cardmember News

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PG-0730

|                           | Cardmember Name |       |                            |                              | Account Number |   |                  |                    |      | Page    |     |      |      |
|---------------------------|-----------------|-------|----------------------------|------------------------------|----------------|---|------------------|--------------------|------|---------|-----|------|------|
|                           | CHAD E          | DWARD |                            |                              |                |   | 3723-1           | 63363-6            | 1001 |         | 1   | of   | 2    |
| Am. Exp.<br>Reference No. |                 |       | Transaction<br>Description |                              |                |   |                  |                    |      | Charges | Cre | dits |      |
| 822193-0                  | 07/12           | 07/12 | ANNUAL                     |                              |                |   | HAD ED<br>RU 08/ |                    |      | 85.00   |     |      |      |
| 431223-0                  | 08/08           | 08/11 |                            |                              |                |   |                  | UE DATE            |      | 29.00   |     |      |      |
|                           |                 |       |                            |                              |                | A | CCOUNT           | TOTAL              |      | 114.00  |     |      | . 00 |
|                           |                 |       | AVAIL                      | CASH AD<br>ABLE BA<br>ACTION | LANCE          |   | NEW CA           | \$1000<br>SH ADVAN | NCE  |         |     |      |      |
|                           |                 |       |                            | NT GRAC<br>STATEME           |                |   |                  | D GRACE<br>ILS).   |      |         |     |      |      |
|                           |                 |       |                            |                              |                |   |                  |                    |      |         |     |      |      |
|                           |                 |       |                            |                              |                |   |                  |                    |      |         |     |      |      |
|                           |                 |       |                            |                              |                |   |                  |                    |      |         |     |      |      |

|                        |                      | 1                                     |                          |                            |                             |                                |                        |
|------------------------|----------------------|---------------------------------------|--------------------------|----------------------------|-----------------------------|--------------------------------|------------------------|
| Account<br>Summary     | Previous<br>Balance  | + New<br>Charges                      | - Payments               | - Credits                  | + FINANCE<br>CHARGE         | + Debit<br>Adjustments         | = New<br>Balance       |
|                        | 4,486.10             | 114.00                                | .00                      | .00                        | 90.98                       | .00                            | 4,691.08               |
|                        | Bill Closing<br>Date | Payment<br>Due Date                   | Gredit<br>Limit          | Available<br>Credit        | Amount Over<br>Credit Limit | Past Due<br>Amount             | Minimum<br>Payment Due |
|                        | 08/11/01             | 08/31/01                              | 5,000                    | 309                        | 0                           | 91.59                          | 185.59                 |
| Finance<br>Charge      |                      | Number of Days<br>this Billing Period | x Daily<br>Periodic Rate | x Average<br>Daily Balance |                             | CURRENT ANNUAL PERCENTAGE RATE | Thank<br>You           |
| PURCHASES<br>CASH ADVA |                      | 30<br>30                              | .0657%<br>.0657%         | 4,615.88<br>.00            | 90.98                       | 23.990%<br>23.990%             |                        |
|                        |                      |                                       |                          |                            |                             |                                |                        |

Customer Service



|                                   | Cardmen                | ber Name |                                | Account Number  | Bill Closing<br>Date |         | Page    |    |   |
|-----------------------------------|------------------------|----------|--------------------------------|---|----------------------|---------|---------|----|---|
|                                   | CHAD                   | EDWARD   |                                | 3723-163363-61001   | 08-11                | -01     | l       | of | 2 |
| Am. Exp.   [<br>Reference No.   ] | Date of<br>Transaction | Date of  | Transaction<br>Description     | '   |                      | Charges | Credits |    |   |
|                                   |                        |          | 1-800-430-100<br>- 1 FOR MILEA | S ABOUT YOUR ACCOUNT,<br>DO. FOR FASTER SERVICE<br>AGE BALANCE OR REDEMPT<br>NCE, PAYMENT OR AVAIL.<br>, STOLEN OR DAMAGED CA | IONS CREDIT          |         |         |    |   |
|                                   |                        |          |                                |   |                      |         |         |    |   |
|                                   |                        |          |                                |   |                      |         |         |    |   |
|                                   |                        |          |                                |   |                      |         |         |    |   |
|                                   |                        | -        |                                |   |                      |         |         |    |   |
|                                   |                        |          |                                |   |                      |         |         |    |   |
|                                   | i                      |          |                                |   |                      |         |         |    |   |

YOUR ACCOUNT IS PAST DUE. PLEASE REMIT PAYMENT IMMEDIATELY.

Monthly Activity Summary

W4

Minumum Payment Due 180.59 Past Due

85.59

Payment Due Date

10/01/01

Balance

Account Number

Please write in amount of payment

4,746.69

3723-163363-61001

enclosed

Make check payable to:

CHAD EDWARD PO BOX 51081 NEW BEDFORD MΑ 02745-0037 AMERICAN EXPRESS CENTURION BANK SUITE 0002 CHICAGO IL 60679-0002

հՈւմիումիսիովին հումիանիստեմին հետևի

0000372316336361001 000474669000018059 1344

News

02745003781/NFQB3027

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Cardmember Between October 15 and November 15, you'll get a lot more milage out of your Delta SkyMiles(R) Credit Card from American Express. Get ready for an exciting new promotion that'll help you earn Delta SkyMiles twice as fast. Watch your mail for complete details on this valuable new promotion coming soon for Delta SkyMiles Credit Cardmembers.

|                           | complete | details on this | s valuable flow profitocom coming out            |  |         | Page    |     |      |
|---------------------------|----------|-----------------|--|--|---------|---------|-----|------|
|                           | Cardmemt | er Name         |  | Account Number                         |         |         |     | _    |
|                           | CHAD E   | DWARD           |  | 3723-163363-61001                      |         | 1 (     | of  | 2    |
|                           | CIIAD L  | <b>DWA!!</b>    |  | t.                                     | Charges | i Credi | ts  |      |
| Am. Exp.<br>Reference No. |          |                 | Transaction<br>Description                       |  | Charges | Croan   |     |      |
| 831224-0                  | 08/12    | 08/12           | PAYMENT RECEIVED - THA                           |  |         |         | 100 | .00  |
| 496244-0                  | 08/31    | 09/01           | FOOD & WINE COOKBOOK S<br>0124301DK 2001 BEST OF | ERIES NEW YORK NY<br>THE BEST 08/31/01 | 31.90   |         |     |      |
| 431254-0                  | 09/07    | 09/11           | DELINQUENCY FEE ASSESS<br>MIN PAYMENT NOT RECEIV | MENT<br>ED BY DUE DATE                 | 29.00   |         |     |      |
|                           |          |                 |  | ACCOUNT TOTAL                          | 60.90   |         | 100 | 0.00 |
|                           |          |                 | YOUR TOTAL MILES EARN<br>PERIOD IS 32.           | ED THIS BILLING                        |         |         |     |      |
|                           |          |                 | THESE MILES HAVE BEEN<br>YOUR DELTA AIR LINES    | TRANSFERRED TO<br>SKYMILES ACCOUNT.    |         |         |     |      |
|                           |          |                 |  |  |         |         |     |      |
|                           |          |                 |  |  |         |         |     |      |
|                           |          |                 |  |  |         |         |     |      |

| Account<br>Summary                          | Previous<br>Balance<br>4,691.08  | + New<br>Charges<br>60.90                   | - Payments                                     | - Credits                                     | + FINANCE<br>CHARGE<br>94.71 | + Debit<br>Adjustments<br>- OO                          | = New<br>Balance<br>4,746.69     |
|---|----------------------------------|---|--|---|------------------------------|---|----------------------------------|
|   | Bill Closing<br>Date<br>09/11/01 | Payment<br>Due Date<br>10/01/01             | Gredit<br>Limit 5,000                          | Available<br>Credit<br>253                    | Amount Over<br>Credit Limit  | Past Due<br>Amount<br>85 - 59                           | Minimum<br>Payment Due<br>180.59 |
| Finance<br>Charge<br>PURCHASES<br>CASH ADVA |                                  | Number of Days<br>this Billing Period<br>31 | x Daily<br>Periodic Rate<br>. 0657%<br>. 0657% | x Average<br>Daily Balance<br>4,649.94<br>.00 | = FINANCE<br>CHARGE<br>94.71 | CURRENT ANNUAL<br>PERCENTAGE RATE<br>23.990%<br>23.990% |                                  |

Customer Service



|                             | Cardmember Name                      |   | Account Number<br>3723-163363-61001  | Bill Closing<br>Date<br>09-11 |         | Page 2 of 2 Credits |
|-----------------------------|--------------------------------------|---|--|-------------------------------|---------|---------------------|
| Am. Exp.<br>Reference No.   | CHAD EDWARD  Date of Date of Posting | Transaction<br>Description  | 1  |                               | Charges | l side              |
| // PG-0812 / ST PG 2 OF 2 / |                                      | AVAILABLE BAIL<br>TRANSACTION  ACCOUNT GRAC<br>(SEE STATEME  FOR INQUIRIE 1-800-430-10 - 1 FOR MILE | VANCE LIMIT IS \$100 LANCE FOR NEW CASH ADV IS \$253.  E PERIOD=STANDARD GRAC NT BACK FOR DETAILS).  S ABOUT YOUR ACCOUNT, OO. FOR FASTER SERVICE AGE BALANCE OR REDEMP INCE, PAYMENT OR AVAIL T, STOLEN OR DAMAGED C. | CALL E, ENTER: TIONS CREDIT   |         |                     |



MINIMUM PAYMENT DUE BY PAYMENT DUE DATE.

Monthly Activity Summary

Payment Past Due Minumum Due Date Amount Payment Due 11/01/01 .00 89.57

Account New Number Balance 3723-163363-61001

4,204.36

Please write in amount of payment enclosed

1 48 0 1

CHAD EDWARD PO BOX 51081 NEW BEDFORD 02745-0037 MΑ

Make check payable to: AMERICAN EXPRESS CENTURION BANK

SUITE 0002 CHICAGO ÎL 60679-0002

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0000372316336361001 000420436000008957 1444

#### Cardmember News

02745003781/NFQB3027

|   |              |      |                                   |   |   | ~*                                    | 1                      | Page             |      |
|---|--------------|------|-----------------------------------|---|---|---------------------------------------|------------------------|------------------|------|
|   | Cardmember N | lame |                                   |   | 3723-16336  |                                       |                        | <b>1</b> of      | 2    |
| 7 700   | CHAD EDWA    | RD   |                                   |   | 3/23 1000   | 1                                     | Charges                | Credits          |      |
| Am. Exp. Reference No. 831258-0 831279-0 496262-0 | 10/06        |      | PAYMENT                           | RECEIVED - T<br>RECEIVED - T<br>INE COOKBOOK<br>1 2001 BEST | HANK YOU<br>SERIES NEW  | 09/15<br>10/06<br>YORK NY<br>09/19/01 |                        | 300<br>300<br>31 |      |
| 7 20 1  |              |      |                                   |   | ACCOUNT TO  | TAL                                   | .00                    | 631              | . 90 |
| // PG-0764 / ST PG 1 0F 2 /                       |              |      | PERIOD  CREDITS  HAVE RE  MILES E | S APPEARING TESTINE IN A                                    | ARNED THIS BI<br>2.<br>THIS BILLING<br>NEGATIVE NUN<br>RE MERCHANDIS<br>AINST YOUR NE | PERIOD<br>MBER OF<br>SE SPENDING      |                        |                  |      |
| Account   | Previous     | + No | V"                                | - Payments  | - Credits   | + FINANCE<br>CHARGE                   | + Debit<br>Adjustments | = New<br>Balance |      |

| Account<br>Summary                        | Previous<br>Balance<br>4,746.69 | + New<br>Charges                            | - Payments 600 . 00                            | - Credits                                     | + FINANCE<br>CHARGE<br>89.57     | T DEUR 1  | = New<br>Balance<br>4,204.36    |
|---|---------------------------------|---|--|---|----------------------------------|---|---------------------------------|
|   | Bill Closing Date 10/12/01      | Pavment                                     | Credit<br>Limit<br>5,000                       | Credit  | Amount Over<br>Credit Limit<br>O | Past Due<br>Amount                                      | Minimum<br>Payment Due<br>89.57 |
| Finance<br>Charge<br>PURCHASE<br>CASH ADV | S<br>ANCES                      | Number of Days<br>this Billing Period<br>31 | x Daily<br>Periodic Rate<br>. 0657%<br>. 0657% | x Average<br>Daily Balance<br>4,398.03<br>.00 | CHARGE<br>89.57                  | CURRENT ANNUAL<br>PERCENTAGE RATE<br>23.990%<br>23.990% | Thank<br>You                    |

Customer Service



| Cardmember Name                          | Account Number   | Bill Closing<br>Date | Page 2         | of 2 |  |
|--|--|----------------------|----------------|------|--|
| CHAD EDWARD                              | 3723-163363-6100   | 10-12-0              | harges Credits | •    |  |
| Am. Exp. Date of Date of Posting Descrip |  |                      |                |      |  |
| YOUR (<br>AVAIL<br>TRANS                 | CASH ADVANCE LIMIT IS ABLE BALANCE FOR NEW CASH ACTION IS \$796.   | ľ                    |                |      |  |
| I I I (SEE                               | NT GRACE PERIOD≠STANDARD<br>STATEMENT BACK FOR DETAI   |                      |                |      |  |
| 1-800<br>- 1 F                           | NQUIRIES ABOUT YOUR ACCO<br>-430-1000. FOR FASTER SE<br>OR MILEAGE BALANCE OR RE<br>OR BALANCE, PAYMENT OR A<br>OR LOST, STOLEN OR DAMAG | DEMPTIONS            |                |      |  |
|  |  |                      |                |      |  |
|  |  |                      |                |      |  |
|  |  |                      |                |      |  |
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| 5  |  |                      |                |      |  |
| 2 0                                      |  |                      |                |      |  |
| 18                                       |  |                      |                |      |  |
| // PG-0765                               |  |                      |                |      |  |
|  |  |                      |                |      |  |

02745003781/NFQB3027

MINIMUM PAYMENT DUE BY PAYMENT DUE DATE.

Monthly Activity Summary

|  | Minumum<br>Payment Due                   | Past Due<br>Amount | 1    | Payment<br>Due Date |
|--|--|--------------------|------|---------------------|
|  | 81.00                                    | -                  | 00   | 12/01/01            |
|  | CHAD EDWARD<br>PO BOX 5100<br>NEW BEDFOR | 31                 | 0274 | 5-0037              |

Account New Number Balance

Please write in amount of payment enclosed

1 48 0 1

3723-163363-61001 4,059.08

Make check payable to:

AMERICAN EXPRESS CENTURION BANK SUITE 0002 CHICAGO II IL 60679-0002

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0000372316336361001 000405908000008100 1344

Cardmember For a limited time, you'll receive Double Miles on everything you buy with your Card, absolutely everywhere. To qualify, just watch your calendar and use your Card for at least 10 purhcases from October 15 to November 30, 2001. And the best part

| Cardmember<br>News                       | watch your calendar about this limited-time | u'il receive Double Miles on everyuing<br>and use your Card for at least 10 purh<br>e opportunity? Absolutely everything. | cases from October   |   | Pa                             | nge<br>1 of 1                |
|--|---|---|--|---|--------------------------------|------------------------------|
|  | Cardmember Name                             |   | 3723-16336   | 3-61001                                 | ı                              | 1 01 -                       |
|  | CHAD EDWARD                                 |   | 1  |   | narges C                       | redits                       |
| Am. Exp.<br>Reference No.<br>831306-0    | Date of Transaction Posting                 | Transaction   Description   PAYMENT RECEIVED - TH   | ACCOUNT TO   | 11/02                                   | .00                            | 200.00                       |
| // PG-0789 / ST PG 1 OF 1 / 1 UZ / N Z Z |   |   | DE NEW CASH \$200.  D=STANDARD G FOR DETAILS  YOUR ACCOUN FASTER SERV ANCE OR REDE | RACE ).  IT, CALL /ICE, ENTER: EMPTIONS |                                |                              |
| Account<br>Summary                       |   | + New - Payments Charges - 00 200.00  | - Credits  | + FINANCE<br>CHARGE<br>54.72            | + Debit<br>Adjustments<br>. OC | = New<br>Balance<br>4,059.08 |

|   |                             |   |                 |  |                             |                            | New                             |
|---|-----------------------------|---|-----------------|--|-----------------------------|----------------------------|---------------------------------|
|   | <br> Previous               | + New                                       | - Payments      |  | + FINANCE<br>CHARGE         | + 1.12011 1                | = New<br>Balance                |
| Account<br>Summary                        | Balance                     | Charges . OO                                | 200.00          | .00                                    | 54.72                       | .00                        | 4,059.08                        |
|   | 4,204.36  Bill Closing Date | Payment<br>Due Date                         | Credit<br>Limit | Available<br>Credit                    | Amount Over<br>Credit Limit | Past Due<br>Amount<br>. OO | Minimum<br>Payment Due<br>81.00 |
|   | 11/11/01                    | 12/01/01                                    | 4,300           |  |                             | CURRENT ANNUAL             | <br> Thank                      |
| Finance<br>Charge<br>PURCHASE<br>CASH ADV | S<br>ANCES                  | Number of Days<br>this Billing Period<br>30 |                 | x Average<br>Daily Balance<br>4,164.37 | CHARGE 54.72                | PERCENTAGE RATE            | You                             |

Customer Service

02745003781/NFQB3028

CHAD EDWARD

PO BOX 51081 NEW BEDFORD

MINIMUM PAYMENT DUE BY PAYMENT DUE DATE.

Monthly Activity Summary

Payment Past Due Minumum Due Date Amount Payment Due 01/01/02 .00 80.00

MA

Account New Number Balance

Please write in amount of payment enclosed

4,012.18

3723-163363-61001

Make check payable to:

AMERICAN EXPRESS CENTURION BANK SUITE 0002 CHICAGO IL 60679-0002

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02745-0037

Cardmember From January 15 through February 28, 2002, earn three miles for every eligible dollar you spend on a Delta purchase with

|                               | Cardmember<br>News                    |                           | ugh February 28, 2002, earn three milies(R) Credit Card. In order to take   |  | e dollar you spend o<br>ffer, you must enroll.                      | For more offer a                           | and                        |             |
|-------------------------------|---------------------------------------|---------------------------|---|--|---|--|----------------------------|-------------|
|                               |                                       | enrollment details, visit | t www.americanexpress.com/deltaoffe   | Account Numb   |   | P  | age                        |             |
|                               | ļ                                     | Cardmember Name           |   | 3723-1633  |   |  | 1 of                       | 1           |
| 020                           | ľ                                     | CHAD EDWARD               |   | 3/23 1000  |   | narges                                     | Credits                    |             |
| 02745003781/NFUB3U28          | Am. Exp.<br>Reference No.<br>831333-0 |                           | Transaction   Description   PAYMENT RECEIVED - TH   |  | 11/29   | .00  | 100.                       |             |
| 027                           |                                       |                           |   | ACCOUNT TO   | TAL   | .00  |                            |             |
| 1 ST PG 1 OF 1 / 1 OZ / N ZIP |                                       |                           | YOUR CASH ADVANCE L<br>AVAILABLE BALANCE F<br>TRANSACTION IS<br>ACCOUNT GRACE PERIO<br>(SEE STATEMENT BACK<br>FOR INQUIRIES ABOUT<br>1-800-430-1000. FOR<br>- 1 FOR MILEAGE BAL<br>- 2 FOR BALANCE, PA<br>- 3 FOR LOST, STOLE | DESTANDARD C<br>FOR DETAILS<br>YOUR ACCOUNT<br>FASTER SERVANCE OR REDI | GRACE<br>S).<br>NT, CALL<br>VICE, ENTER:<br>EMPTIONS<br>AIL. CREDIT |  |                            |             |
|                               | Account<br>Summary                    | rrevious                  | charges .00 100.00  | - Credits . OO   | + FINANCE<br>CHARGE<br>53.10  | + Debit<br>Adjustments<br>. Of<br>Past Due | = New<br>Balance<br>0 4,01 | 2.18<br>Due |

| Account                                   | Previous               | TIVEN                                 | - Payments                                     | - Credits                              | + FINANCE<br>CHARGE         | + Debit<br>Adjustments | = New<br>Balance          |
|---|------------------------|---------------------------------------|--|--|-----------------------------|------------------------|---------------------------|
| Summary                                   | Balance<br>4,059.08    | Charges . OO                          | 100.00   | .00                                    | 53.10                       | .00                    | 4,012.18<br> <br> Minimum |
|   | Date                   | Payment<br>Due Date<br>01/01/02       | Credit<br>Limit<br>4,300                       | Available<br>Credit<br>288             | Amount Over<br>Credit Limit | Past Due<br>Amount     | Payment Due<br>80.00      |
| Finance<br>Charge<br>PURCHASE<br>CASH ADV | 12/12/01<br>S<br>ANCES | Number of Days<br>this Billing Period | x Daily<br>Periodic Rate<br>. 0424%<br>. 0507% | x Average<br>Daily Balance<br>4,039.72 | CHARGE 53.10                |                        | Thank<br>You              |
|   |                        |                                       |  |  | 1                           | I                      | 1                         |

Customer Service

PG- 1

S-PSSC-29 11/18 S-PSSC-29 3723-163363-61001 0432203 F/ID :SGUYAD/GCO/MIRAMAR1

SEQ NO = 323810082 ID 000050 REQUEST 1 OF 1 COPIES = 1 5 STATEMENT REQUEST(S) Minumum

Payment Due

Payment Due Date

Balance

Account Number

Please write in amount of payment enclosed

Monthly Activity Summary

81.54

.00 02/01/02 3,993.72

3723-163363-61001

CHAD EDWARD PO BOX 51081 NEW BEDFORD

02745-0037 MΑ

Past Due

Amount

Make check payable to:

AMERICAN EXPRESS CENTURION BANK SUITE 0002 CHICAGO IL 60679-0002

MINIMUM PAYMENT DUE BY PAYMENT DUE DATE.

1, [1, 1] ..., [1, 1, ...] b. [...] b. [...] b. [...] b. [...] b. [...] b. [...]

### 0000372316336361001 000399372000008154 1444

Cardmember From January 15 through February 28, 2002, earn three miles for every eligible dollar you spend on a Delta purchase with your Gold Delta SkyMiles(R) Credit Card. In order to take advantage of this offer, you must enroll. For more offer and

|                           | Cardmemb | oer Name           | A   | ccount Number   | lumber  |         |     |
|---------------------------|----------|--------------------|---|---|---------|---------|-----|
|                           | CHAD E   | DWARD              | 3   | 3723-163363-61001   |         |         | 1   |
| Am. Exp.<br>Reference No. |          | Date of<br>Posting | Transaction<br>Description  |   | Charges | Credits |     |
| 831363-0                  | 12/29    | 12/29              | PAYMENT RECEIVED - THANK  | YOU 12/29   |         | 100     | .00 |
|                           |          |                    | AC  | COUNT TOTAL   | .00     | 100     | .00 |
|                           |          |                    | YOUR CASH ADVANCE LIMIT<br>AVAILABLE BALANCE FOR N<br>TRANSACTION IS \$200  | EW CASH ADVANCE   |         |         |     |
|                           | ,        |                    | ACCOUNT GRACE PERIOD=ST<br>(SEE STATEMENT BACK FOR  |   |         |         |     |
|                           |          |                    | FOR INQUIRIES ABOUT YOU<br>1-800-430-1000. FOR FAS<br>- 1 FOR MILEAGE BALANCE<br>- 2 FOR BALANCE, PAYMEN<br>- 3 FOR LOST, STOLEN OR | TER SERVICE, ENTER<br>OR REDEMPTIONS<br>IT OR AVAIL. CREDIT | :       |         |     |
|                           |          |                    |   |   |         |         |     |

| Account<br>Summary     | Previous<br>Balance  | + New<br>Charges                      | - Payments               | - Credits                  | + FINANCE<br>CHARGE         | + Debit<br>Adjustments         | = New<br>Balance       |
|------------------------|----------------------|---------------------------------------|--------------------------|----------------------------|-----------------------------|--------------------------------|------------------------|
|                        | 4,012.18             | .00                                   | 100.00                   | .00                        | 81.54                       | .00                            | 3,993.72               |
|                        | Bill Closing<br>Date | Payment<br>Due Date                   | Gredit<br>Limit          | Available<br>Gredit        | Amount Over<br>Credit Limit | Past Due<br>Amount             | Minimum<br>Payment Due |
|                        | 01/12/02             | 02/01/02                              | 4,300                    | 306                        | 0                           | .00                            | 81.54                  |
| Finance<br>Charge      | 1                    | Number of Days<br>this Billing Period | x Daily<br>Periodic Rate | x Average<br>Daily Balance |                             | CURRENT ANNUAL PERCENTAGE RATE | Thank<br>You           |
| PURCHASES<br>CASH ADVA |                      | 31<br>31                              | .065 <b>7</b> %          | 4,003.36                   | 81.54<br>.00                | 23.990%<br>23.990%             |                        |
|                        |                      |                                       |                          |                            |                             |                                |                        |

Customer Service



Case 1:04-cv-12462-MLW

ND8cument 2-6

Filed 11/30/2004

PageAcobast Statement

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3

## MINIMUM PAYMENT DUE BY PAYMENT DUE DATE.

Monthly Activity Summary Minumum Past Due Payment Payment Due Due Date Amount 79.00 .00 03/03/02

Account New Balance Number

Please write in

3,972.40

3723-163363-61001

amount of payment enclosed \$

CHAD EDWARD PO BOX 51081 NEW BEDFORD

02745-0037 MΑ

Make check payable to:

AMERICAN EXPRESS CENTURION BANK SUITE 0002

CHICAGO IL 60679-0002

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0000372316336361001 000397240000007900 1344

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| Cardmember<br>News        | •                            |                    |                                |   |   |  |                                |                              |
|---------------------------|------------------------------|--------------------|--------------------------------|---|---|--|--------------------------------|------------------------------|
|                           | Cardmemb                     | oer Name           |                                |   | Account Nu                                      | mber                                       |                                | Page                         |
|                           | CHAD E                       | DWARD              |                                |   | 3723-16   | 3363-61001                                 |                                | 1 of 1                       |
| Am. Exp.<br>Reference No. | Date of<br>Transaction       | Date of<br>Posting | Transaction<br>Description     |   |   |  | Charges                        | Credits                      |
| 831031-0                  | 01/31                        | 01/3               | PAYMEN                         | T RECEIVED -  | THANK YOU                                       | 01/31                                      |                                | 100.00                       |
|                           |                              |                    |                                |   | ACCOUNT 1                                       | TOTAL                                      | .00                            | 100.00                       |
|                           |                              |                    | AVAIL                          | CASH ADVANCE<br>ABLE BALANCE<br>ACTION IS   |   | \$200<br>H ADVANCE                         |                                |                              |
|                           |                              |                    |                                | NT GRACE PER:<br>STATEMENT BAC  |   |  |                                |                              |
|                           |                              |                    | 1-800-<br>- 1 F0<br>- 2 F0     | NQUIRIES ABOU<br>-430-1000. FO<br>DR MILEAGE BA<br>DR BALANCE, F<br>DR LOST, STOL | DR FASTER SEF<br>ALANCE OR RED<br>PAYMENT OR A\ | RVICE, ENTER:<br>DEMPTIONS<br>/AIL. CREDIT |                                |                              |
| Account<br>Summary        | Previous<br>Balance          |                    | lew<br>irges                   | - Payments  | - Credits                                       | + FINANCE<br>CHARGE                        | + Debit<br>Adjustments         | = New<br>Balance             |
| •                         | 3,993                        | 1.72               | .00                            | 100.00  | .00   | 78.68                                      | .00                            | 3,972.40                     |
|                           | <br>  Bill Closing<br>  Date |                    | ment<br>e Date                 | <br>  Credit<br>  Limit   | Available<br>Credit                             | Amount Over<br>Credit Limit                | <br>  Past Due<br>  Amount     | <br> Minimum<br> Payment Due |
|                           | 02/11                        | /02                | 03/03/02                       | 4,300   | 328   | 0  | .00                            | 79.00                        |
| Finance<br>Charge         | I                            |                    | nber of Days<br>Billing Period | <br> x Daily<br> Periodic Rate  | x Average<br>Daily Balance                      |  | CURRENT ANNUAL PERCENTAGE RATE | Thank<br>You                 |
| PURCHASES<br>CASH ADVA    |                              |                    | 30<br>30                       | .0657%<br>.0657%  | 3,991.85  | 78.68<br>.00                               | 23.990%<br>23.990%             |                              |
|                           |                              |                    |                                |   |   |  |                                |                              |

Customer Service

Case 1:04-cv-12462-MLW

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Filed 11/30/2004

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Statement



YOUR ACCOUNT IS PAST DUE. PLEASE REMIT PAYMENT IMMEDIATELY.

Monthly Activity Summary

Minumum Past Due Payment Due Date Payment Due Amount 04/02/02 162.00 79.00

New Balance Account Number

Please write in amount of payment

1 48 0 2

4,160.15

3723-163363-61001

enclosed

Make check payable to:

CHAD EDWARD PO BOX 51081

NEW BEDFORD MA 02745-0037

AMERICAN EXPRESS CENTURION BANK SUITE 0002

IL 60679-0002 CHICAGO

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000037237P33P3P7007 00047P07200007P500 7244

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8 ģ Cardmember Earn Double Miles on federal tax payments charged to the Delta SkyMiles(R) Credit Card from 2/15-4/16. You can also charge state income taxes in 19 states, and earn 1 mile for every eligible dollar charged in state taxes. Terms and conditions apply. Visit american express.com/deltaoffers. To make a payment, call, 1-800-2PAYTAX or visit www.officialpayments.com.

|                           | Cardmemi |                    |  | Account Number             |         |         |      |
|---------------------------|----------|--------------------|--|----------------------------|---------|---------|------|
|                           | CHAD E   | DWARD              |  | 3723-163363-61001          |         | 1 of    | 2    |
| Am. Exp.<br>Reference No. |          | Date of<br>Posting | Transaction<br>Description   |                            | Charges | Credits |      |
| 501068-0                  | 03/08    | 03/09              | STAPLES FAL<br>000686783 OFFICE SUPPLE                                 | L RIVER MA<br>IES 03/08/02 | 79.37   |         |      |
| 431072-0                  | 03/10    | 03/13              | DELINQUENCY FEE ASSESSM<br>MIN PAYMENT NOT RECEIVE                     |                            | 29.00   |         |      |
|                           |          |                    | ,  | ACCOUNT TOTAL              | 108.37  |         | . 00 |
|                           |          |                    | YOUR CASH ADVANCE LIMI<br>AVAILABLE BALANCE FOR<br>TRANSACTION IS \$14 | NEW CASH ADVANCE           |         |         |      |
|                           |          |                    | ACCOUNT GRACE PERIOD=S<br>(SEE STATEMENT BACK FO                       |                            |         |         |      |
|                           |          |                    |  |                            |         |         |      |
|                           |          |                    |  |                            |         |         |      |
|                           |          |                    |  |                            |         |         |      |

| Account<br>Summary    | Previous<br>Balance  | + New<br>Charges                      | - Payments               | - Credits                  | + FINANCE<br>CHARGE         | + Debit<br>Adjustments         | = New<br>Balance       |
|-----------------------|----------------------|---------------------------------------|--------------------------|----------------------------|-----------------------------|--------------------------------|------------------------|
|                       | 3,972.40             | 108.37                                | .00                      | .00                        | 79.38                       | .00                            | 4,160.15               |
|                       | Bill Closing<br>Date | Payment<br>Due Date                   | Gredit<br>Limit          | Available<br>Gredit        | Amount Over<br>Credit Limit | Past Due<br>Amount             | Minimum<br>Payment Due |
|                       | 03/13/02             | 04/02/02                              | 4,300                    | 140                        | 0                           | 79.00                          | 162.00                 |
| Finance<br>Charge     |                      | Number of Days<br>this Billing Period | x Daily<br>Periodic Rate | x Average<br>Daily Balance | = FINANCE<br>CHARGE         | CURRENT ANNUAL PERCENTAGE RATE | Thank<br>You           |
| PURCHASES<br>CASH ADV | _                    | 30<br>30                              | .0657%<br>.0657%         | 4,027.34                   | 79.38                       | 23.990%<br>23.990%             |                        |
|                       |                      |                                       |                          |                            |                             |                                |                        |

Customer Service



| Cardmen                | nber Name          |   | Account Number  | Bill Closing<br>Date                 |         | Page    |    |   |
|------------------------|--------------------|---|---|--------------------------------------|---------|---------|----|---|
| CHAD                   | EDWARD             |   | 3723-163363-61001   | 03-13                                | -02     | 2       | of | 2 |
| Date of<br>Transaction | Date of<br>Posting | Transaction<br>Description                      | •   | •                                    | Charges | Credits |    |   |
|                        |                    | 1-800-430-100<br>- 1 FOR MILEA<br>- 2 FOR BALAN | ABOUT YOUR ACCOUNDO. FOR FASTER SERVIGE BALANCE OR REDEICE, PAYMENT OR AVASTOLEN OR DAMAGED | ICE, ENTER:<br>MPTIONS<br>IL. CREDIT |         |         |    |   |
| į                      |                    |   |   |                                      |         |         |    |   |
|                        |                    |   |   |                                      |         |         |    |   |
|                        |                    |   |   |                                      |         |         |    |   |
|                        |                    |   |   |                                      |         |         |    |   |

Case 1:04-cv-12462-MLW Document 2-6 Filed 11/30/2004 Page 5 of 28 Cardmember Name

Receipt Page

W4

6

CHAD EDWARD

3723-163363-61001

03-13-02

of

Cardmember Account No. Reference Code Approval Code Date of Charge 3723-163363-61001 03/08/02 000686783 Service Establishment and Location
STAPLES FALL RIVER OFFICE SUPPLIES S/E # 2204482418 \$79.37

NFQB3029

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Statement

7



MINIMUM PAYMENT DUE BY PAYMENT DUE DATE.

Monthly Activity Summary

W4

Past Due Payment Minumum Due Date Amount Payment Due 05/02/02 .00 73.42

New Account Balance Number

Please write in

3,665.47

3723-163363-61001

amount of payment enclosed

Make check payable to:

CHAD EDWARD PO BOX 51081 NEW BEDFORD MΑ

02745-0037

AMERICAN EXPRESS CENTURION BANK SUITE 0002 CHICAGO IL 60679-0002

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0000372316336361001 000366547000007342 14444

02745003781/NFQB3027

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9 S Cardmember Your monthly Delta SkyMiles(R) Credit Card statement will be changing to a new layout during your next billing period that will make it easier to read. Please refer to the CustomExtras(SM) section located on the last page of your new statement for details on locating all of our essential account activity information.

|                           | Cardmember Name |       |  | Account Numb                 | Page                |         |            |      |
|---------------------------|-----------------|-------|--|------------------------------|---------------------|---------|------------|------|
|                           | CHAD E          | DWARD |  | 3723-1633                    | 63-61001            |         | 1 of       | 2    |
| Am. Exp.<br>Reference No. |                 |       | Transaction<br>Description                       |                              |                     | Charges | Credits    |      |
| 831073-0                  | 03/14           | 03/14 | PAYMENT RECEIVED - THA                           | NK YOU                       | 03/14               |         | 400        | 0.00 |
| 831090-0                  | 03/31           | 03/31 | PAYMENT RECEIVED - THA                           | NK YOU                       | 03/31               |         | 200        | 00.0 |
| 496089-0                  | 03/29           | 03/30 | FOOD & WINE COOKBOOK S<br>02088001F 2002 F&W ANN |                              | YORK NY<br>03/29/02 | 31.90   |            |      |
|                           |                 |       |  | ACCOUNT TO                   | TAL                 | 31.90   | 600        | 0.00 |
|                           |                 |       |  | NIT IS<br>NEW CASH :<br>100. | \$200<br>ADVANCE    |         |            |      |
|                           |                 |       | ACCOUNT GRACE PERIOD=<br>(SEE STATEMENT BACK F   | STANDARD GOOD DETAILS        | RACE<br>).          |         |            |      |
|                           |                 | :     |  |                              |                     |         |            |      |
|                           |                 |       |  |                              |                     |         |            |      |
| Account                   | Provious        |       | ow I-Payments I-Gre                              | edits [+                     | - FINANCE           | + Debit | <br> = New |      |

| 70000111               |                   | + New<br>Charges                      | - Payments               | - Credits                  | + FINANCE<br>CHARGE         | + Debit<br>Adjustments         | = New<br>Balance       |  |
|------------------------|-------------------|---------------------------------------|--------------------------|----------------------------|-----------------------------|--------------------------------|------------------------|--|
|                        | 4,160.15          | 31.90                                 | 600.00                   | .00                        | 73.42                       | .00                            | 3,665.47               |  |
|                        | Bill Closing Date | Payment<br>Due Date                   | Credit<br>Limit          | Available<br>Credit        | Amount Over<br>Credit Limit | Past Due<br>Amount             | Minimum<br>Payment Due |  |
|                        | 04/12/02          | 05/02/02                              | 4,300                    | 635                        | 0                           | .00                            | 73.42                  |  |
| Finance<br>Charge      | '                 | Number of Days<br>this Billing Period | x Daily<br>Periodic Rate | x Average<br>Daily Balance | = FINANCE<br>CHARGE         | CURRENT ANNUAL PERCENTAGE RATE | Thank<br>You           |  |
| PURCHASES<br>CASH ADVA |                   | 30<br>30                              | .0657%<br>.0657%         | 3,725.21                   | 73.42<br>.00                | 23.990%<br>23.990%             |                        |  |
|                        |                   |                                       |                          |                            |                             |                                |                        |  |

Customer Service

/ ST PG 2 OF 2 /



|                                 |                             |          |   | •   |                                  |         |         |    |   |
|---------------------------------|-----------------------------|----------|---|---|----------------------------------|---------|---------|----|---|
|                                 | Cardmen                     | ber Name |   | Account Number  | Bill Closing<br>Date             |         | Page    |    |   |
|                                 | CHAD                        | EDWARD   |   | 3723-163363-61001   | 04-12                            | -02     | 2       | of | 2 |
| Am. Exp.   D. Reference No.   T | l<br>Date of<br>Transaction | Date of  | Transaction<br>Description                      | '   | ,                                | Charges | Credits |    |   |
|                                 |                             |          | 1-800-430-100<br>- 1 FOR MILEA<br>- 2 FOR BALAN | ABOUT YOUR ACCOUNT,<br>DO. FOR FASTER SERVIC<br>AGE BALANCE OR REDEMP<br>NCE, PAYMENT OR AVAIL<br>STOLEN OR DAMAGED C | E, ENTÉR: i<br>TIONS<br>. CREDIT |         |         |    |   |
|                                 |                             |          |   |   |                                  |         |         |    |   |
|                                 |                             |          |   |   |                                  |         |         |    |   |
|                                 |                             |          |   |   |                                  |         |         |    |   |

MINIMUM PAYMENT DUE BY PAYMENT DUE DATE.

Monthly Activity Summary Minumum Payment Due Past Due Amount .00 Payment Due Date

06/01/02

aument 2-6

Balance

Account Number

Please write in amount of payment enclosed

\$

3723-163363-61001 3,637.95

CHAD EDWARD PO BOX 51081

73.00

02745-0037 NEW BEDFORD MΑ

Make check payable to:

AMERICAN EXPRESS CENTURION BANK SUITE 0002 IL 60679-0002 CHICAGO

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0000372316336367001 000363795000007300 1444

Summary of Account

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8 S Cardmember Your monthly Delta SkyMiles(R) Credit Card statement will be changing to a new layout during your next billing period that will make it easier to read. Please refer to the CustomExtras(SM) section located on the last page of your new statement for details on locating all of your essential account activity information.

| details on locating all or y       | Your easemal account activity interior   |  |         |         |   |
|------------------------------------|--|--|---------|---------|---|
| Cardmember Name                    |  | Account Number   |         | Page    |   |
| CHAD EDWARD                        |  | 3723-163363-61001  |         | 1 of 1  |   |
| Am. Exp.   Date of   Date of   Tra | ansaction<br>escription  | •  | Charges | Credits |   |
| 831126-0 05/06 05/06               | PAYMENT RECEIVED - THA   | NK YOU 05/06   |         | 100.00  | 0 |
|                                    |  | ACCOUNT TOTAL  | .00     | 100.0   | 0 |
|                                    | YOUR CASH ADVANCE LIM AVAILABLE BALANCE FOR TRANSACTION IS \$2   | NIT IS \$200<br>R NEW CASH ADVANCE<br>200.                           |         |         |   |
|                                    | ACCOUNT GRACE PERIOD=<br>(SEE STATEMENT BACK F   | STANDARD GRACE<br>OR DETAILS).                                       |         |         |   |
|                                    | FOR INQUIRIES ABOUT Y<br>1-800-430-1000. FOR F<br>- 1 FOR MILEAGE BALAN<br>- 2 FOR BALANCE, PAYN<br>- 3 FOR LOST, STOLEN | FASTER SERVICE, ENTER<br>NCE OR REDEMPTIONS<br>MENT OR AVAIL. CREDIT | Į.      |         |   |
|                                    |  |  |         |         |   |

| Account<br>Summary     | Previous<br>Balance  | + New<br>Charges                      | - Payments               | - Credits                  | + FINANCE<br>CHARGE         | + Debit<br>Adjustments         | = New<br>Balance       |
|------------------------|----------------------|---------------------------------------|--------------------------|----------------------------|-----------------------------|--------------------------------|------------------------|
| -                      | 3,665.47             | .00                                   | 100.00                   | .00                        | 72.48                       | .00                            | 3,637.95               |
|                        | Bill Closing<br>Date | Payment<br>Due Date                   | Credit<br>Limit          | Available<br>Credit        | Amount Over<br>Credit Limit | Past Due<br>Amount             | Minimum<br>Payment Due |
|                        | 05/12/02             | 06/01/02                              | 4,300                    | 662                        | 0                           | .00                            | 73.00                  |
| Finance<br>Charge      | 1                    | Number of Days<br>this Billing Period | x Daily<br>Periodic Rate | x Average<br>Daily Balance | = FINANCE<br>CHARGE         | CURRENT ANNUAL PERCENTAGE RATE | Thank<br>You           |
| PURCHASES<br>CASH ADVA |                      | 30<br>30                              | .0657%<br>.0657%         | 3,677.22                   | 72.48<br>.00                | 23.990%<br>23.990%             |                        |
|                        |                      |                                       |                          |                            |                             |                                |                        |

Customer Service



File-stomes (\$977) | File-stomes (\$1-800-430-1000) (24 hours/7 days)

www.americanexpress.com/delta

Page 1056 of 28

Gold Delta SkyMiles® Credit Card

Prepared For CHAD EDWARD

Cards

June 11, 2002

Account Number 3723-163363-61001

| Account Summa       | ıry |   |                          |                                   |
|---------------------|-----|---|--------------------------|-----------------------------------|
| Previous Balance \$ |     | New Charges/Adjustments \$ inc. Finance Charge,if any +237.74 | New Balance \$ =3,675.69 | Minimum<br>Amount Due \$<br>74.00 |

Payment Due Date July 1, 2002

Please refer to page 3 for important information regarding your account

Minimum Payment due by Payment Due Date.

Your cash advance limit is \$200.00. Available balance for new cash advance transactions is \$200.00.

| Credit Line Summary<br>on June 11, 2002 | Total Credit<br>Line \$<br>4,300.00 | Available Credit<br>Line \$<br>624.00 | Cash Advance<br>Limit \$<br>200.00 | Available Cash<br>Limit \$<br>200.00 |
|---|-------------------------------------|---------------------------------------|------------------------------------|--------------------------------------|
|---|-------------------------------------|---------------------------------------|------------------------------------|--------------------------------------|

|          | Amount \$ |
|----------|-----------|
| Payments |           |

| r dymones  | 00110000000001000000000000000000000000 |
|--|--|
| May 26, 2002<br>PAYMENT RECEIVED - THANK YOU 05/26 | -200.00                                |
| Reference: 831145-00                               | -200.00                                |
| Total of Payment Activity                          |  |

### **New Activity**

| IACAA MOSIAIS   |    | Amount \$ |
|---|----|-----------|
| Transactions for CHAD EDWAR   | D  |           |
| Card 3723-163363-61001  |    | 166.50    |
| June 2, 2002<br>SOUTHWEST AIRLINES DALLAS<br>TKT# 5262705292047 06/02 | TX |           |
| Reference: 600154-00  |    |           |

Please fold on the perforation below, detach and return with your payment

Continued on reverse

\$74.00

**Payment Coupon** 

Account Number 3723-163363-61001 Payment Due Date: July 1, 2002

Minimum Amount Due

Please enter account number on all checks and correspondence.

CHAD EDWARD PO BOX 51081 NEW BEDFORD

MA 02745-0037

Amount enclosed

To avoid additional Finance Charges on Purchases, pay New Balance before Payment Due Date.

Mandaladaladaladaaddaaddaadaladaadadda

\$

Mail Payment to:

AMERICAN EXPRESS SUITE 0002

CHICAGO IL 60679-0002

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Note any address and/or telephone number change on reverse side. Unless you check here, this change will apply to all of your Card Accounts except any Corporate Card Accounts you have.

| Transactions Continued          | Amount \$ |
|---------------------------------|-----------|
| June 11, 2002<br>Finance Charge | 71.24     |
| Total of New Activity           | 237.74    |

| Finance Charges<br>Billing days this period: 30 | Average Daily<br>Balance \$ | Daily<br>Periodic Rate | Actual Annual<br>Percentage<br>Rate | Corresponding<br>Annual<br>Percentage Rate | FINANCE<br>CHARGE \$ |
|---|-----------------------------|------------------------|-------------------------------------|--|----------------------|
| -<br>Purchases                                  | 3,614.55                    | 0.0657%                | 0.00%                               | 23.99%                                     | 71.24                |
| Cash Advances                                   | 0.00                        | 0.0657%                | 0.00%                               | 23.99%                                     | 0.00                 |
|   |                             |                        |                                     |  | 71.24                |

### **Delta Rewards Program**

CHAD EDWARD 3723-163363-61001

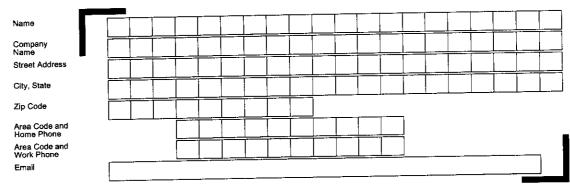
This Month Earned

167

These miles have been transferred to your Delta Air Lines SkyMiles account.

Continued on next page

Change of Address If correct on front do not use



Providing your email address to American Express will enable you to receive special offers, suited to your needs. Cards

June 11, 2002

Payments: Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Payments must be in US Dollars and drawn on a bank located in the US (other than American Express Centurion Bank), in the enclosed envelope with the remittance sub attached mit business of the payment is made in any other form or at any other location, there may be a delay in the deposted but we reserve the right to process checks electronically, at other location, there may be a delay in the deposted but we reserve the right to process checks electronically, at other location, there may be a delay in the deposted but we recent ment and any re-presentancis, by transmitting the amount of the check, routing number, account number and check serial number force. If we can not collect the funds electronically at first presentance, we may issue a day we recently out account from the amount of the check.

Jost of Stolen Card: If the Card is lost or stolen, in the U.S. Immediately telephone us at the number noted to the right. Outside the U.S. contact the nearest American Express Travel Service Office or call any local American Express office. Outside the U.S. contact the nearest American Express Travel Service Office or call any local American Express office. Account by applying the daily periodic rate to the Average Daily Balance method to calculate Finance Charges on your Account. Under this method we force the leaving reach the previous of the previous days and the properties of the previous days and the periodic rate to the Average Daily Balance for each feature. It is periodic rate to the Average Daily Balance for the feature and the previous days and the beginning balance for the feature and the previous days and the beginning balance for the feature with the previous days and the beginning balance for the feature by the previous days and the beginning balance for the feature for the feature by the holiding period in the balance is negative, it is considered to be zero. Then, we add to a mount

if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount of the purchase.)

In Case of Errors or Questions About Your Electronic Transfers: Please contact us by clicking on the Customer Service Link online at www.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at www.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at www.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at www.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at www.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link on the IPAY-AXP for Pay By Phone & Pay By Service Link on the IPAY-AXP for Pay By Phone & Pay By Service Link on the IPAY-AXP for Pay By Phone & Pay By Service Link on the Customer Contact us at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link on the Customer Link on the Customer Link on the Surface Contact us with the Surface Contact us at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link on the Customer

#### Telephone Numbers

To Pay By Phone 1-800-472-9297

Customer Service 1-800-430-1000 (24 hours, toll free)

Int'l collect: 1-336-393-1111

Hearing Impaired TTY: 1-800-221-9950 FAX: 1-800-695-9090

SkyMiles Account balances and Award Redemption 1-800-325-3999 www.delta.com/skymiles

#### Addresses

Delta SkyMiles Card from Américan Express CoBrand Correspondence PO Box 297814 Ft. Lauderdale FL 33329

Funds Access Service PO Box 53809 Phoenix, AZ 85072-3809

### **Payments**

Cards



June 11, 2002

### Your New Monthly Statement is Now Easier to Read

Now your statement is clearer than ever with a simple, easy to read format that allows you to find important statement information quicker. Several sections have moved, so read further for a detailed description of the layout from top to bottom of your new statement.

The **Account Summary**is easier to read, so you can scan your statement activity quickly. It shows your previous month balance, your previous payment made and your total amount of new charges. It also shows you the mininum amount due in a shaded box with your due date next to it for added clarity.

The **Credit Line Summary**shows your total line of credit, available credit as of that billing cycle, total cash advance limit and available cash advance limit as of that billing cycle. This gives you a quick snapshot of where you stand relative to your total credit limit, making it even easier to keep a record of your charges.

The **New Activity**section summarizes all transaction activity of the primary Cardmember and any additional Cardmembers listed by person for this billing period. Important details such as the date, establishment names and types of purchases are found here.

The **Rewards Program** section is specific to your account. It summarizes the total amount of rewards points earned for your purchases during a billing period. This is also where you will find important messages relating to your account.

### Get Financial Advice, Plus 5,000 Miles

▲Delta SkyMiles It's easy to put off thinking about tomorrow when there's so much going on in your day-to-day life. But you can maintain the lifestyle you've worked hard to achieve while gaining the financial independence you want in the future. As a Delta SkyMiles® Credit Cardmember, attend an initial complimentary consultation to see how an American Express financial advisor can help you achieve your financial goals and earn 5,000 Miles.

Live for today. Plan for tomorrow and get 5,000 Miles. An American Express Financial Advisor can help you do both. To arrange your private no-obligation meeting call 1-866-757-3649. Offer expires October 31, 2002.

(CE 102507)

American Express Financial Advisors Inc. Member NASD. American Express Company is separate from American Express Financial Advisors and is not a broker-dealer. All standard Delta program rules and conditions apply.

**Are You Overpaying for Personal Checks?** 



Tired of the inconvenience of ordering your personal checks through your bank? Since 1997 American Express® has been offering personal and business checks and accessories to Cardmembers at prices up to 50% less than financial institutions. Other quality products we offer are address labels, deposit slips, checkbook organizers, business checks, stamps, binders and more. We adhere to security features that exceed industry standards as well as strict confidentiality of account information and we offer an unconditional money-back satisfaction guarantee.

request a brochure or order now at www. amexpub.com/checks/ statement.

Call 1-800-662-2314 to

(CE 102503)

Order your checks now from a trusted name: American Express.

### Get Free Additional Cards - Earn SkyMiles Faster!

Add someone to your account - with no annual fee. And you'll earn Delta SkyMiles for virtually every dollar charged by an Additional Cardmember!\* Additional Cardmember charges are itemized and separated on your monthly statement.

Add Someone to My Account link.

For more information or to

add a Cardmember, go to

www.americanexpress.

com/delta, and select the

ADelta SkyMiles

\*In each year of Cardmembership, your miles are limited to \$100,000 eligible spending, not including bonuses. However, only one SkyMile for each U.S. dollar of eligible spending on Delta charges will be awarded above this limit. The Additional Cardmember must be 18 or older, and must never have had a defaulted account with American Express.

(CE 102535)

### **Protection on the Road**



Did you know that you are covered under the Car Rental Loss and Damage Insurance Program - at no additional charge? Simply use your Card to reserve, pick up, and pay for an auto rental.

file a claim, call 1-800-338-1670 toll free. (CE 102508)

For more information or to

See the Description of Coverage or call 1-800-338-1670 for full details. Coverage is underwritten by AMEX Assurance Company (administrative office Green Bay, WI) and is subject to the terms, conditions and exclusions of Master Policy AX0925.

Case 1:04-cv\_16462-MLW Document 2-6 File (1-800-430-1000 Page 1-56 of 28 <u>SkyMiles</u>

(24 hours/7 days) www.americanexpress.com/delta

### Gold Delta SkyMiles® Credit Card

**CHAD EDWARD** 

July 12, 2002 3723-163363-61001

| Account Summa  | гу                             |   |                          | <b>881</b> -1                         |   |
|--|--------------------------------|---|--------------------------|---------------------------------------|---|
| Previous Balance \$  | Payment Activity \$            | New Charges/Adjustments \$ inc. Finance Charge,if any | New Balance \$           | Minimum<br>Amount Due \$              |   |
| 3,675.69   | -200.00                        | +104.90   | =3,580.59                | 73.00                                 | Payment Due Date<br>August 1, 2002  |
|  |                                | · · · · · · · · · · · · · · · · · · ·                 |                          |                                       | Please refer to page 2  |
|  |                                |   |                          | · · · · · · · · · · · · · · · · · · · | for important information<br>regarding your account   |
| Minimum Payment due b  | y Payment Du                   | ie Date.  |                          |                                       |   |
| Your membership renew  | _                              |   |                          |                                       |   |
| Your cash advance limit is \$200.00.   | is \$200.00. A                 | vailable balance for ne                               | ew cash advance          | transactions                          |   |
| Credit Line Summary  | Total Credit                   | Available Credit                                      | Cash Advance<br>Limit \$ | Available Cash<br>Limit \$            |   |
| on July 12, 2002   | Line \$<br>4,300.00            | Line \$<br>719.00                                     | 200.00                   | 200.00                                |   |
| Payments   |                                |   |                          | Amount \$                             |   |
| June 22, 2002<br>PAYMENT RECEIVED - TI   | HANK YOU 06/2                  | 22  |                          | -200.00                               |   |
| Reference: 831173-00  Total of Payment Ad  | tivity                         |   |                          | -200.00                               | •   |
|  | _,,                            |   |                          |                                       |   |
| New Activity   |                                |   |                          |                                       |   |
| Transactions for CHAI  | EDWARD                         |   |                          | Amount \$                             |   |
| July 5, 2002<br>FOOD & WINE COOKBOO<br>0218600QY 2002 BEST O<br>Reference: 496187-00 | OK SERIES NEV<br>F THE BEST 07 | W YORK NY<br>/05/02                                   |                          | 31.90                                 |   |
|  |                                |   |                          |                                       |   |
| Please fold on the perforation below, d  | etach and return with you      | r payment 🕴   | Continued or             | reverse 📛                             |   |
| Payment Coupo  | n                              | Account Number<br>3723-163363-61001                   |                          | Payment Due Date:<br>August 1, 2002   | Please enter account<br>number on all checks and<br>correspondence.   |
|  |                                |   |                          | Minimum Amount Due<br>\$73.00         | To avoid additional<br>Finance Charges on   |
| CHAD F   | DWARD                          |   |                          |                                       | Purchases, pay New<br>Balance before Payment  |
|  | 51081                          | MA 02745 001  | 27                       | Amount enclosed                       |   |
| NEW B  | DFORD                          | MA 02745-00   | 3 /                      | \$                                    | Note any address and/or telephone number change   |
| 1111.11  | nddolddddadl                   | andhladlabadlalld                                     |                          |                                       | on reverse side. Unless<br>you check here, this<br>change will apply to all of<br>your Card Accounts except |
| Mail Pa  | yment to:                      | AMERICAN EX<br>SUITE 0002<br>CHICAGO IL               |                          |                                       | any Corporate Card<br>Accounts you have.  |
|  |                                | Hilliallan Halandh                                    | <br>                     | luldaald!                             |   |

| Transactions Continued          | Amount \$ |
|---------------------------------|-----------|
| July 12, 2002<br>Finance Charge | 73.00     |
| Total of New Activity           | 104.90    |

| Finance Charges<br>Billing days this period: 31 | Average Daily<br>Balance \$ | Daily<br>Periodic Rate | Actual Annual<br>Percentage<br>Rate | Corresponding<br>Annual<br>Percentage Rate | FINANCE<br>CHARGE \$ |
|---|-----------------------------|------------------------|-------------------------------------|--|----------------------|
| Purchases                                       | 3,584.02                    | 0.0657%                | 0.00%                               | 23.99%                                     | 73.00                |
| Cash Advances                                   | 0.00                        | 0.0657%                | 0.00%                               | 23.99%                                     | 0.00                 |
|   |                             |                        |                                     |  | 73.00                |

### **Important Notice**

#### **Renewal Notice**

**Annual Fee:** The annual Basic Card fee is \$85.00. The annual fee for each card is increased by \$5 if the billing address of the account is outside the US. The annual Basic fee is \$85 unless you have a Qualifying Charge Card Product (as defined in your Cardmember Agreement), in which case the annual Basic fee is \$30.

Grace Period: You have until the Payment Due Date shown on the front of your statement which is 20 days from your Statement Closing Date, to pay your New Balance to avoid imposition of additional FINANCE CHARGES on Purchases. On Cash Advances and Balance Transfers, FINANCE CHARGES will continue to be assessed from the date of the Cash Advance or Balance Transfer until the date we receive payment in full.

Method of Computing the Balance Subject to Finance Charge (FC): Average Daily Balance (including New Purchases).

APR Information: The Annual Percentage Rates may vary on the applicable Prime Rate (PR). The PR used to determine the APR is listed in the *Wall Street Journal* on the 1st or 20th day (or, if such date is not a business day, the next business day) of the prior month. If a promotional rate is in effect, that rate will apply and expire according to the promotional terms disclosed to you when you were offered the account or promotional opportunity. Please see your Cardmember agreement. The following Annual Percentage Rate (APRs) and Daily Periodic Rate (DPRs) are applicable to your account.

23.99%

Purchases and Balance Transfers (unless otherwise noted below) **DPR** Rate Description 0.0404% 14.74% **STANDARD** Prime + 9.99% 23.99% 0.0657% Fixed DEFAULT Cash Advances APR DPR **Rate Description STANDARD** Prime + 12.99% 17.74% 0.0486%

Fixed

Continued on next page

0.0657%

Change of Address
If correct on front
do not use

**DEFAULT** 

|                             |         |      |      | <br> |
|-----------------------------|---------|------|------|------|
| Name                        |         |      |      |      |
| Company<br>Name             |         |      |      |      |
| Street Address              |         |      |      |      |
| City, State                 |         |      |      |      |
| Zip Code                    |         |      |      | <br> |
| Area Code and<br>Home Phone | <u></u> |      |      |      |
| Area Code and<br>Work Phone |         |      |      |      |
| Email                       |         |      |      |      |
|                             |         | <br> | <br> |      |

Providing your email address to American Express will enable you to receive special offers, suited to your needs.

Please refer to page

for further important information regarding

your account

Page 9 976 of 28

Cards

July 12, 2002

Payments: Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Payments must be in US Dollars and drawn on a bank located in the US (other than American Express Centurion Bank), in the enclosed envelope with the remittance due attached in the US (other than American Express Centurion Bank), in the enclosed envelope with the remittance due attached in the US (other than American Express Centurion Bank), in the enclosed envelope with the remittance due attached in the US (other than American Express Centurion Bank), in the enclosed envelope with the remittance due attached the US (other than Bank), in the enclosed envelope with the remittance due to the control of the check. They will be prosessing, We reserve the right to process checks electronically, at first presented the process of the control of the check exists in unmber of vorum financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we can not collect the funds electronically at first presentment, we may issue a day and the US, contact into read is lost or stolen, in the US, immediately telephone us at the number noted to the right. Outside the US, contact the nearest American Express Travel Service Office or call any local American Express office. Lost or Stolen Card: If the Card is lost or stolen, in the US, immediately telephone us at the number noted to the right. Account to the control of the control of the control of the control of the Card o

of the purchase.)

In Case of Errors or Questions About Your Electronic Transfers: Please contact us by clicking on the Customer Service Link online at www.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone & Pay By Computer issues, or 1-800-CASH-NOW for Express Cash & automatic payment issues. You can also write to the Express Cash Operations address indicated on your statement. If you think your statement, receipt, or transaction is wrong, please contact us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. When contacting us: 1. Tell us your name & account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of, & explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint & correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

Credit Balance: If a credit balance (designated "CR") is shown on this statement, it represents money owed to you. You may make charges against the credit balance or request a refund. If you do not make sufficient charges against the credit balance or request a refund. If you do not make sufficient charges against the credit balance or request a refund. We will, within 30 days after expiration of the six-month period following the date of the first statement indicating the credit balance, issue a check to you for the credit balance in your account if the amount is \$1.00 or more. Creditor: American Express Centurino Bank. New York residents may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.

Telephone Numbers

To Pay By Phone 1-800-472-9297

Customer Service 1-800-430-1000 (24 hours, toll free)

Int'l collect: 1-336-393-1111

Hearing Impaired TTY: 1-800-221-9950 FAX: 1-800-695-9090

SkyMiles Account balances and Award Redemption 1-800-325-3999 www.delta.com/skymiles

#### Addresses

Delta SkyMiles Card from American Express CoBrand Correspondence PO Box 297814 Ft. Lauderdale

Funds Access Service PO Box 53809 Phoenix, AZ 85072-3809

### **Payments**

July 12, 2002

Cards



### Add Someone to Your Account - With No Annual Fee!

Now you can share the advantages of Cardmembership with family, friends or anyone you choose. Add someone to your account - with no annual fee- and give the convenience, security, and benefits of the Card to someone you love.

To add someone to your account, please visit us at www.americanexpress. com/sharedelta2.

(CE 102584)

Delta SkyMiles .

Earn SkyMiles on your Gold Delta SkyMiles® account for virtually every dollar your Additional Cardmember spends\*! With more than one Card earning miles, you'll see add up at an incredible rate. \*The Additional Cardmember must be 18 or older, and must never have had a defaulted account with American Express. Any account you have with American Express must not be

### Legal Advice at Your Fingertips for Pennies a Day!



You don't need a crisis to need a lawyer. You could be buying a home. You could have trouble getting work done on your new car (even though its under warranty). You could simply need a will. Legal questions come up every day of your life.

Protect your family. To learn more and to enroll in the Legal Services Plan, presented by American Express, call toll-free 1-877-902-8914.

(CE 10909)

Do you have access to affordable legal advice? Become a member of the Legal Services Plan provided by Signature Agency, part of the GE Financial family of companies. With the Legal Services Plan, you can have letters and phone calls made on your behalf, receive legal consultations by phone, drafting and updating of a single, legally binding will whenever you wish at no cost, have face-to-face meetings with your attorney on new legal matters and get free professional review of legal documents and contracts up to six pages. Also, take advantage of six (6) fixed-fee benefits, including non-commercial real estate closings, name changes and a simple will with minor's trust.

All matters that are not free or at a fixed fee are at a maximum fee of only \$70 per hour.

This promotional offer is not available in the following states: AL, FL, IN, MA, MN, MO, MS, MT, ND, NV, OR, RI, TX, WI and WY. In NY, members and spouses are each entitled to one free will and annual updates of that will. AR, NE and VA residents are charged \$15.00 for this services. Legal Services Plan, presented by American Express®, is a service of Signature Agency, Inc.

### \$25 Dining Credit When You Book an Escapes! Package

Stay and pay with the American Express® Card between June 15 and August 15, 2002, and enjoy a hotel dining credit of \$25 per night.



Visit marriott.com/escape, call toll-free 1-866-529-2225 or call your travel agent to book your Escapes! package

Offer ends 8/15/02. Payment must be made with the American Express Card. A limited number of Escapes! packages are available at participating locations in the US and Canada. Package offer and rates may vary by location. Dining credit charged to guest room folio. Redeemable only at hotel where you are staying, is applied per night, per room and can be used toward one meal (lunch or dinner), can not be accrued to following day, can not be applied towards alcoholic beverages or gratuities. Not redeemable for cash.

Most packages available on weekends and are available seven days a week at select city and resort locations.

Offer not available on groups of 10 rooms or more, or with other promotional offers.

(CE 102593)

### Magical Vacations With Disney!



This July, American Express® Travel is offering three magical vacations to treasure...and three incredible ways to save on your next Disney vacation!

Special offers await you and your family at Disneyland® Resort, Walt Disney World® Resort and Disney Cruise Line®.

For more information and to make reservations, call American Express Travel at 1-800-AXP-8190.

Be sure to mention Prom Code: B305:0001.

(CE 102607)

### Earn Double Miles on Everything You Buy Until August 15!

Now you've got more reasons than ever to use your Delta SkyMiles® Credit Card from American Express. Because from July 15 to August 15, 2002, you can earn Double Miles on every single purchase you make. That's two miles for every eligible dollar you charge on your Card. Every day. Every time you use it.

Everything you do can earn you Double Miles. All you have to do is enroll before August 15. But don't wait. Do it today and watch how fast your miles add up.

⊾ Delta SkyMiles

> To take advantage of this Double Miles promotion, you need to enroll at www.americanexpress.com/deltaoffers.

Enrollment required. Qualifying transactions include all purchase transactions posted from 7/15 to 8/15/02. Only purchases made between7/15 and 8/15/02 are eligible for bonus miles promotion. Bonus SkyMiles earned as part of this promotion are limitited to 20,000.

(CE 102590)

### **Up to 50% Off Personal and Business Checks!**

Since 1997, American Express® has been offering personal and business checks and accessories to Cardmembers at prices up to 50% less than financial institutions.

Call 1-800-662-2314 to request a brochure or order now at www. amexpub.com/checks/ statement.

Publishing

Other quality products we offer are address labels, deposit slips, checkbook organizers, stamps, binders and more. We adhere to security features that exceed industry standards as well as strict confidentiality of account information. And we offer an unconditional money-back satisfaction guarantee.

(CE 10905)

Order your checks now from a trusted name - American Express.

### American Express® at London's Heathrow Airport

Foreign **Exchange** 

If you are traveling to London's Heathrow Airport, visit the American Express Foreign Exchange Services bureaux located in Terminals 3 and 4. You can rely on American Express for all your foreign currency needs. Purchase foreign currency, American Express Travelers Cheques, or pre-paid Global Phone Cards. While you're visiting, ask about our other services such as mobile phone rentals and MoneyGram®.

Visit us online at www. americanexpress.com/ travel to find a listing of our worldwide offices or the location nearest you.

(CE 10908)

As an added incentive, we're offering Heathrow customers a Same Rate Buy Back Guarantee. We'll buy back your unused currency commission free - at the same exchange rate as original purchase.

Cards

SkyMiles .

Filestomes Service 1-800-430-1000 (24 hours/7 days) www.americanexpress.com/delta

### Gold Delta SkyMiles® Credit Card

Prepared For CHAD EDWARD

August 11, 2002

Account Number 3723-163363-61001

| Account Summa       | ary |   |                          |                                   |
|---------------------|-----|---|--------------------------|-----------------------------------|
| Previous Balance \$ |     | New Charges/Adjustments \$ inc. Finance Charge,if any +124.67 | New Balance \$ =3,605.26 | Minimum<br>Amount Due \$<br>72.00 |
|                     |     |   |                          |                                   |

Payment Due Date August 31, 2002

Please refer to page 3 for important information regarding your account

Minimum Payment due by Payment Due Date.

Your cash advance limit is \$200.00. Available balance for new cash advance transactions is \$200.00.

| Credit Line Summary<br>on August 11, 2002 | Total Credit<br>Line \$<br>4,300.00 | Available Credit<br>Line \$<br>695.00 | Cash Advance<br>Limit \$<br>200.00 | Available Cash<br>Limit \$<br>200.00 |
|---|-------------------------------------|---------------------------------------|------------------------------------|--------------------------------------|
| Payments                                  |                                     |                                       |                                    | Amount \$                            |

| Payments  | -100.00 |
|---|---------|
| July 29, 2002<br>PAYMENT RECEIVED - THANK YOU 07/29 | l Taran |
| PAYMENT RECEIVED - THANK YOU UTTE                   | 77700   |
| Reference; 831210-00:                               | -100.00 |
| Total of Payment Activity                           |         |

| Total of Payment Activity |  |
|---------------------------|--|
|                           |  |
|                           |  |
| Plan Activity             |  |

|   | · · · · · · |
|---|-------------|
| New Activity  | Amount \$   |
| Transactions for CHAD EDWARD Card 3723-163363-61001 | 85.00       |
| July 12, 2002 ANNUAL MEMBERSHIP FEE CHAD EDWARD     | 63.00       |
| PERIOD 09/02 THRU 08/03  Reference: 822193-00       |             |

♦ Please fold on the perforation below, detach and return with your payment

Continued on reverse

\$72.00

**Payment Coupon** 

Account Number 3723-163363-61001 Payment Due Date: August 31, 2002

Minimum Amount Due

Please enter account number on all checks and correspondence.

CHAD EDWARD PO BOX 51081 NEW BEDFORD

MA 02745-0037

Amount enclosed

To avoid additional Finance Charges on Purchases, pay New Balance before Payment Due Date.

Note any address and/or

Maaddadalddhallaaddalaladaddd

\$

Mail Payment to:

AMERICAN EXPRESS SUITE 0002 CHICAGO IL 60679-0002

Madadhiladhiladhidhidhidhidhidh

telephone number change on reverse side. Unless you check here, this change will apply to all of your Card Accounts except any Corporate Card Accounts you have.

| CHAD EDWARD  | Amount \$        |
|--|------------------|
| Transactions Continued   | -                |
|  | -31.90<br>Credit |
| July 22, 2002 FOOD & WINE COOKBOOK SERIES NEW YORK NY LBL020705 2002 BEST OF THE BEST 07/22/02 |                  |
| Reference: 496203-00   | 71.57            |
| August 11, 2002 Finance Charge   | 124.67           |
| Total of New Activity  |                  |
|  |                  |

| Finance Charges Billing days this period: 30 | Average Daily<br>Balance \$ | Daily<br>Periodic Rate | Actual Annual<br>Percentage<br>Rate | Corresponding<br>Annual<br>Percentage Rate | FINANCE<br>CHARGE \$ |
|--|-----------------------------|------------------------|-------------------------------------|--|----------------------|
| -  | 3.631.38                    | 0.0657%                | 0.00%                               | 23.99%                                     | 71.57                |
| Purchases                                    |                             | 0.0657%                | 0.00%                               | 23.99%                                     | 0.00                 |
| Cash Advances                                | 3, 0,00                     |                        |                                     |  | 71.57                |

### **Delta Rewards Program**

CHAD EDWARD 3723-163363-61001

Delta Air Lines SkyMiles® -- Total miles earned each billing period are transferred to your Delta Air Lines SkyMiles® account. For SkyMiles® account information, call Delta's Instant Info™ at 1-800-325-3999.

Continued on next page

Change of Address If correct on front do not use

| do not use                  |   |            |                  |   |    |          |          |              |              |              |              |          |              |          |           |          |  |          |          | _     |
|-----------------------------|---|------------|------------------|---|----|----------|----------|--------------|--------------|--------------|--------------|----------|--------------|----------|-----------|----------|--|----------|----------|-------|
| Name                        |   |            | $\neg \intercal$ |   | _[ |          |          |              |              |              |              | <u> </u> |              |          |           |          |  |          |          | _     |
| Company<br>Name             |   |            |                  |   |    |          |          |              |              |              | <u> </u>     | <u> </u> | <u></u>      |          | <u></u> . | <u> </u> | <u> </u>   | <br>     | <u> </u> | <br>  |
| Street Address              |   |            |                  |   |    |          | <br>     | <u> </u>     > </u>     | <u> </u> | <u> </u>  | <u> </u> | <del>                                     </del> | <u> </u> | <u> </u> |       |
| City, State                 |   |            |                  |   |    |          | <u></u>  | <u> </u>     | <del> </del> | <u> </u>     | ļ            | <u> </u> | 1            |          | <u> </u>  | <u> </u> | l  | <u></u>  |          | <br>  |
| Zip Code                    | ŀ |            |                  |   | _  |          | _        | <u> </u>     | -            | <u> </u>     | <u> </u>     |          | $T^{-}$      | 1        | 7         |          |  |          |          |       |
| Area Code and<br>Home Phone |   |            |                  | ļ |    |          | <u> </u> | <del> </del> | <u> </u>     | <u> </u><br> | <del> </del> | +-       | +            |          | =         |          |  |          |          |       |
| Area Code and<br>Work Phone |   |            |                  |   |    | <u> </u> | <u> </u> | <u> </u>     | <u> </u>     | <u> </u>     |              | <u></u>  | <del>_</del> | <u></u>  |           |          |  |          |          | <br>] |
| Email                       |   | <u>L</u> _ |                  |   |    |          |          |              |              |              |              |          |              |          |           |          |  |          |          | J     |

Providing your email address to American Express will enable you to receive special offers, suited to your needs.

Cards

August 11, 2002

Payments: Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business of the payments must be in IS Dollars and drawn on a bank located in the US (other than American Express Centurion day. Payments must be in IS Dollars and drawn on a bank located in the US (other than American Express Centurion day. Payments must be in IS Dollars and drawn on a bank located in the US (other than American Express Centurion day. Payments must be in IS Dollars and drawn on a bank located in the US (other than American Express Centurion on the Control of the Control of Island (other than American Express Centurion). The control of the Control of Island (other than American Express Centurion) and the control of the Control of Island (other than American Express Centurion). The control of the Control of Island (other than American Express) and the Control of Island (other than American Express) of Island (other than American Express) of Island (other than American Express) of Island (other Island (other Express)) of Island (other Island (other Express)) of Island (other Island (other Express)) of Island (other Island (other Express)) of Island (other Island (other Express)) of Island (other Island (other Express)) of Island (other Island (other Express)) of Island (other Island (other Express)) of Island (other Island (other Express)) of Island (other Island (other Express)) of Island (other Island (other Express)) of Island

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### Telephone Numbers

To Pay By Phone 1-800-472-9297

Customer Service 1-800-430-1000 (24 hours, toll free)

Int'l collect: 1-336-393-1111

Hearing Impaired TTY: 1-800-221-9950 FAX: 1-800-695-9090

SkyMiles Account balances and Award Redemption 1-800-325-3999 www.delta.com/skymiles

#### Addresses

Delta SkyMiles Card from American Express CoBrand Correspondence PO Box 297814 Ft. Lauderdale FL 33329

Funds Access Service PO Box 53809 Phoenix, AZ 85072-3809

### Payments |

Cards

(24 hours/7 days) www.americanexpress.com/delta

## Gold Delta SkyMiles® Credit Card

CHAD EDWARD

September 12, 2002

Account Number 3723-163363-61001

| Account Summ        | ary                         |  |                          | Minimum       |
|---------------------|-----------------------------|--|--------------------------|---------------|
| Previous Balance \$ | Payment Activity \$ -100.00 | New Charges/Adjustments \$ inc. Finance Charge./f any +46.33 | New Balance \$ =3,551.59 | Amount Due \$ |

Payment Due Date October 2, 2002

Please refer to page 3 for important information regarding your account

Minimum Payment due by Payment Due Date.

Your cash advance limit is \$200.00. Available balance for new cash advance transactions is \$200.00

| is \$200.00.  Credit Line Summary on September 12, 2002 | Total Credit<br>Line \$<br>4,300.00 | Available Credit<br>Line \$<br>748.00 | Cash Advance<br>Limit \$<br>200.00 | Available Cash<br>Limit \$<br>200.00 |
|---|-------------------------------------|---------------------------------------|------------------------------------|--------------------------------------|
| Payments Payments                                       |                                     |                                       |                                    | Amount \$                            |
|   |                                     |                                       |                                    | -100.00                              |
| August 30, 2002<br>PAYMENT RECEIVED - TI                | 4ANK YOU 08/3                       | 0                                     | <u></u>                            | -100.00                              |
| Reference: 831242-00  Total of Payment A                | ctivity                             |                                       |                                    | -100.00                              |
|   |                                     |                                       |                                    | Amount \$                            |
| New Activity  |                                     |                                       |                                    | 46.33                                |
| September 12, 2002                                      |                                     |                                       |                                    | 46.33                                |
| Finance Charge  |                                     |                                       |                                    | 46.33                                |

Please fold on the perforation below, detach and return with your payment

Continued on reverse

**Payment Coupon** 

**Total of New Activity** 

Account Number 3723-163363-61001 Payment Due Date: October 2, 2002

Minimum Amount Due

Please enter account number on all checks and correspondence.

CHAD EDWARD PO BOX 51081 NEW BEDFORD

MA 02745-0037

\$71.00 Amount enclosed

To avoid additional Finance Charges on Purchases, pay New Balance before Payment Due Date.

Note any address and/or

any Corporate Card Accounts you have.

telephone number change on reverse side. Unless you check here, this change will apply to all of your Card Accounts except

Manddadaddallaallaallalaallalaallalla

Mail Payment to:

AMERICAN EXPRESS

SUITE 0002 CHICAGO IL 60679-0002

ldfalbadhdadldalbalbadhadddaldadd

Case 1:04-cv-12462-MLW Document 2-6 3721906336306720004 Page 2 of 3 Page 25 of 28

| FINANCE<br>CHARGE \$ | Corresponding<br>Annual<br>Percentage Rate | Actual Annual<br>Percentage<br>Rate | Daily<br>Periodic Rate | Average Daily<br>Balance \$ | Einance Clialuca             |
|----------------------|--|-------------------------------------|------------------------|-----------------------------|------------------------------|
| 46.33                | 14.74%                                     | 0.00%                               |                        |                             | Billing days this period: 32 |
| 0.00                 | 17.74%                                     | •                                   | 0.0404%                | 3,584.06                    | Purchases                    |
|                      | 17.7470                                    | 0.00%                               | 0.0486%                | 0.00                        | ,                            |
| 46.33                |  |                                     |                        | 0,00                        | Cash Advances                |

Continued on next page

Change of Address if correct on front do not use

| do not use                  |  |
|-----------------------------|--|
| Name                        |  |
| Company<br>Name             |  |
| Street Address              |  |
| City, State                 |  |
| Zip Code                    |  |
| Area Code and<br>Home Phone |  |
| Area Code and<br>Work Phone |  |
| Email                       |  |

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Cards

September 12, 2002

Payments: Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business of the payments must be in US Collars and drawn on a bank located in the US (other than American Express Centurion Nana). Payments must be in US Collars and drawn on a bank located in the US (other than American Express Centurion Nana) and the enclosed envelope with the drawn on a bank located in the US (other than American Express Centurion Nana). Payments must be in US Collars and drawn on a bank located in the US (other than American Express Centurion Nana). Payments must be in US Collars and the C

#### Telephone Numbers

To Pay By Phone 1-800-472-9297

Customer Service 1-800-430-1000 (24 hours, toll free)

Int'l collect: 1-336-393-1111

Hearing Impaired TTY: 1-800-221-9950 FAX: 1-800-695-9090

SkyMiles Account balances and Award Redemption 1-800-325-3999 www.delta.com/skymiles

### Addresses

Delta SkyMiles Card from American Express CoBrand Correspondence PO Box 297814 Ft. Lauderdale FI 33329

Funds Access Service PO Box 53809 Phoenix, AZ 85072-3809

### **Payments**

www.americanexpress.com/delta

Cards

**▲** Delta SkyMiles .

Gold Delta SkyMiles® Credit Card

CHAD EDWARD

October 12, 2002

Account Number 3723-163363-61001

| CHAD ED   |         |
|---|---------|
| Account Summary  Previous Balance \$ Payment Activity \$ New Charges/Adjustments \$ Inc. Finance Charge,if any 140.67 | P       |
|   | P<br>fo |
|   |         |

Payment Due Date November 1, 2002

Please refer to page 3 for important information regarding your account

Minimum Payment due by Payment Due Date.

Your cash advance limit is \$200.00. Available balance for new cash advance transactions

| is \$200.00.  Credit Line Summary on October 12, 2002 | Total Credit | Available Credit | Cash Advance | Available Cash |
|---|--------------|------------------|--------------|----------------|
|   | Line \$      | Line \$          | Limit \$     | Limit \$       |
|   | 4.300.00     | 1,208.00         | 200.00       | 200.00         |
| OH October 12, 22                                     | 4,300.00     |                  |              | Amount \$      |

**Payments** -500.00 September 30, 2002 PAYMENT RECEIVED - THANK YOU 09/30 -500.00

Reference: 831273-00 **Total of Payment Activity** 

Amount \$ **New Activity** 40.67 October 12, 2002 40.67

Finance Charge **Total of New Activity** 

Please fold on the perforation below, detach and return with your payment

CHAD EDWARD

Account Number

Continued on reverse Payment Due Date: November 1, 2002

**Payment Coupon** 3723-163363-61001 Minimum Amount Due

\$62.00

Purchases, pay New Balance before Payment Due Date. Amount enclosed Note any address and/or

PO BOX 51081 NEW BEDFORD MA 02745-0037 Mandaladaladaladadadadadadadada

Mail Payment to:

AMERICAN EXPRESS SUITE 0002 CHICAGO IL 60679-0002

եՌոհասիսիոԱմոհահահատեհետեաեՈ

telephone number change on reverse side. Unless you check here, this change will apply to all of your Card Accounts except any Corporate Card Accounts you have.

Please enter account

To avoid additional Finance Charges on

number on all checks and correspondence.

Case 1:04-cv-12462-MLW

Document 2-6

ACCOUNT NUMBER 3 72 9 6 8 3 6 3 6 2 0 0 4

Page 2 of 3 Page 28 of 28

FINANCE CHARGE \$ Corresponding Annual Percentage Rate CHAD EDWARD Actual Annual Percentage Rate Average Daily Daily Balance \$ Periodic Rate Finance Charges Billing days this period: 30 40.67 14.74% 0.00% 0.00 0.0404% 3,355.28 17.74% Purchases 0.00% 0.0486% 0.00 40.67 Cash Advances

Continued on next page

Change of Address if correct on front do not use

| Name Company Name Street Address City, State Zip Code Area Code and Home Phone Area Code and Work Phone Email | If correct on front<br>do not use |     |
|---|-----------------------------------|-----|
| Street Address  City, State  Zip Code  Area Code and Home Phone  Area Code and Work Phone                     |                                   |     |
| Street Address  City, State  Zip Code  Area Code and Home Phone  Area Code and Work Phone                     | Name                              |     |
| Area Code and Home Phone Area Code and Work Phone   |                                   |     |
| Area Code and Home Phone Area Code and Work Phone   | City, State                       | Pi  |
| Area Code and Home Phone Area Code and Work Phone   | Zip Code                          |     |
| Area Code and<br>Work Phone   | Area Code and<br>Home Phone       | S S |
|   | Area Code and<br>Work Phone       |     |
|   |                                   |     |

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Filed 23-163363-61001 Regee 13 of 27

October 12, 2002

Payments: Payments received after 12:00 noon or on weekends or helidays may not be credited until the next business day. Payments must be in US Dollars and drawn on a bank located in the US (other than American Express Centurion Bank), in the enclosed envelope with the remittance stub attached in the US (other than American Express Centurion Bank), in the enclosed envelope with the remittance stub attached in the US (other than American Express Centurion on Sank), provided the process and other location, there may be a delay in processing. We reserve the right to process and other location, there may be a delay in processing. We reserve the right to process and other location, there may be a delay in processing. We reserve the right to process and other location, there may be a delay in processing. We reserve the right to process and other location, there may be a delay in processing. We reserve the right to process and the process of th

if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of the purchase.)

In Case of Errors or Questions About Your Electronic Transfers: Please contact us by clicking on the Customer Service Link online at www.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone & Pay By Computer issues, or 1-800-CASH-NOW for Express Cash & automatic payment issues. You can also write to the Express Cash Operations address indicated on your statement. If you think your statement, receipt, or transaction is wrong, please contact us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. When contacting us: 1. Tell us your name & account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of, & explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint & correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

Credit Balance: If a credit balance (designated "CR") is shown on this statement, it represents money owed to you. You may make charges against the credit balance or request a refund, we will, within 30 days after expiration of the six-month period following the date of the first statement indicating the credit balance, issue a check to you for the credit balance in your account if the amount is \$1.00 or more. Creditor: American Express Centurion Bank. New York residents may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.

#### Telephone Numbers

To Pay By Phone 1-800-472-9297

Customer Service 1-800-430-1000 (24 hours, toll free)

Int'l collect: 1-336-393-1111

Hearing Impaired TTY: 1-800-221-9950 FAX: 1-800-695-9090

SkyMiles Account balances and Award Redemption 1-800-325-3999 www.delta.com/skymiles

#### Addresses

Delta SkyMiles Card from American Express CoBrand Correspondence PO Box 297814 Ft. Lauderdale FL 33329

Funds Access Service PO Box 53809 Phoenix, AZ 85072-3809

### Payments |

## Case 1:04-cv-12 Document 2-7 Sky Wiles

## Filed 945 1000 Property Filed 945 1000 27

(24 hours/7 days) www.americanexpress.com/delta

### Gold Delta SkyMiles® Credit Card

Prepared For CHAD EDWARD

November 11, 2002 3723-163363-61001

| <b>Account Summary</b>   | ·····                  |   |                                       |                                     | ]   |
|--|------------------------|---|---------------------------------------|-------------------------------------|---|
| Previous Balance \$ Pa   | yment Activity \$      | New Charges/Adjustments \$ inc. Finance Charge,if any | New Balance \$                        | Minimum<br>Amount Due \$            |   |
| 3,092.26   | -100.00                | +240.42   | =3,232.68                             | 65.00                               | <u> </u>  |
|  |                        |   |                                       |                                     |   |
|  |                        |   |                                       |                                     | Please refer to page 3<br>for important information<br>regarding your account |
| Minimum Payment due by P   | <u> </u>               |   |                                       |                                     |   |
| Your cash advance limit is \$. is \$200.00.  | 200.00. A\             | ailable balance for ne                                | w cash advance t                      | ransactions                         | -   |
| Credit Line Summary To on November 11, 2002  | otal Credit<br>Line \$ | Available Credit<br>Line \$                           | Cash Advance                          | Available Cash                      |   |
| Of November 11, 2002   | 4,300.00               | 1,067.00  | Limit \$<br>200.00                    | Limit \$<br>200.00                  |   |
| Payments   |                        |   |                                       | Amount \$                           |   |
| October 27, 2002<br>PAYMENT RECEIVED - THANK   | ( YOU 10/2             | 7   |                                       | -100.00                             |   |
| Reference: 837300-00  Total of Payment Activi  |                        |   |                                       | -100.00                             |   |
|  |                        |   |                                       | -100.00                             |   |
| New Activity   |                        |   |                                       |                                     |   |
| Transactions for CHAD ED!<br>Card 3723-163363-61001  | WARD                   |   | · · · · · · · · · · · · · · · · · · · | Amount \$                           |   |
| November 2, 2002<br>WYNDHAM HOTELS -BOSTBO<br>030996323 LODGING/CHARGE<br>Reference: 501309-00 | STON<br>S 11/02/02     | MA  |                                       | 84.34                               |   |
|  |                        |   |                                       |                                     |   |
| Please fold on the perforation below, detach and   | return with your pa    | syment 🛊  | Continued on re                       | everse 🗀                            |   |
| Payment Coupon   |                        | Account Number<br>3723-163363-61001                   |                                       | ayment Due Date:<br>ecember 1, 2002 | Please enter account number on all checks and correspondence.                 |
|  |                        |   | N                                     | linimum Amount Due<br>\$65.00       | To avoid additional   |
| CHAD EDWA<br>PO BOX 510  |                        |   |                                       |                                     | Finance Charges on<br>Purchases, pay New<br>Balance before Payment            |
| NEW BEDFO  |                        | MA 02745-0037   | , .                                   | Amount enclosed                     | Due Date.   |
| #11 1 1 1 1 1  | 1 7 14 41              |   | ļ                                     | \$                                  | Note any address and/or telephone number change on reverse side. Unless       |
| Utandalladdal  | ifeldlanHree           | والماليسالياليا                                       |                                       |                                     | you check here, this<br>change will apply to all of                           |
| Mail Payment t   | <b>o</b> :             | AMERICAN EXP<br>SUITE 0002<br>CHICAGO IL 6            |                                       |                                     | your Card Accounts except<br>any Corporate Card<br>Accounts you have.         |
|  |                        | hllallanlaladdal                                      |                                       | landili                             | <u> </u>  |

### **Delta Rewards Program**

CHAD EDWARD 3723-163363-61001

This Month Earned

170

These miles have been transferred to your Delta Air Lines SkyMiles account.

Continued on next page

Change of Address If correct on front do not use

| Name                        |          | 7 |                  |              | $\overline{\Box}$ |   |   |   | 1-          |  |   |      |
|-----------------------------|----------|---|------------------|--------------|-------------------|---|---|---|-------------|--|---|------|
| Company<br>Name             |          |   | <del>-  </del> - | -            |                   |   |   |   | +-          |  |   |      |
| Street Address              |          |   |                  | <del></del>  |                   |   | † | - | +           |  |   | <br> |
| City, State                 |          | _ |                  |              | <del></del> -     |   |   | _ | <del></del> |  |   | <br> |
| Zip Code                    |          | Ī | _                | _            |                   |   |   |   |             |  | 1 | <br> |
| Area Code and<br>Home Phone | <u> </u> |   |                  |              |                   |   |   |   |             |  |   |      |
| Area Code and<br>Work Phone |          |   |                  |              |                   | + |   |   |             |  |   |      |
| Email                       |          |   | <br>             | <br><u> </u> |                   |   |   | , |             |  |   |      |
|                             | <u> </u> |   | <br>             | <br>         |                   |   |   |   |             |  |   |      |

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Filest-13/30/2002 Number at agree 43 of 27

Payments: Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Payments must be in US Dollars and drawn on a bank located in the US (other than American Express Centurion not send post-dated checks. They will be deposted by decept. If payment is made in any other form or at any other form or at any first presentment and any re-presentments, by transmitting the amount of the check. Please do other location, there may be a delay in processing. We ceept, if payment is made in any other form or at any first presentment and any re-presentments, by transmitting the amount of the check. Please do other location, there may be a delay in processing. We ceept, if payment is made in any other form or at any first presentment and any re-presentments, by transmitting the amount of the check serial number to your financial institution. Your checking account may be debited as soon as the same ad draft against your account for the amount of the check.

Outside the U.S. Coard: If the Card is lost or stolen, in the U.S. immediately telephone us at the number noted to the right. Outside the U.S. card: If the Card is lost or stolen, in the U.S. immediately telephone us at the number noted to the right. Outside the U.S. card: If the Card is lost or stolen, in the U.S. immediately telephone us at the number noted to the right. Outside the U.S. card: If the Card is lost or stolen, in the U.S. immediately telephone us at the number noted to the right. Outside the U.S. card: If the Card is lost or stolen, in the U.S. immediately telephone us at the number noted to the right. Outside the U.S. card: If the Card is lost or stolen, in the U.S. immediately telephone us at the number noted to the right. Outside the U.S. card is the U.S. immediately telephone us at the number of each feature of the lost of the feature of the Internet Security of the Card is lost or stolen, in the U.S. immediately telephone us at the number of each feature, we (1) take the beginned of the feature of the

of the purchase.)

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Int'i collect: 1-336-393-1111

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SkyMiles Account balances and Award Redemption 1-800-325-3999 www.delta.com/skymiles

### Addresses

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Funds Access Service PO Box 53809 Phoenix, AZ 85072-3809

### **Payments**

## Case 1:04-cv-1 Document 2-7 Cards Sky Wiles

Filed 645tomen@arvicepages10f27 1-800-430-1000 (24 hours/7 days) www.americanexpress.com/delta

# Gold Delta SkyMiles® Credit Card Prepared For CHAD EDWARD December 12,

Closing Date Account Number 3723-163363-61001

| Account Summary   | ,                                   |   |   |                                      | ]  |
|---|-------------------------------------|---|---|--------------------------------------|--|
| Previous Balance \$   | Payment Activity \$                 | New Charges/Adjustments \$ inc. Finance Charge,if any | New Balance \$  | Minimum<br>Amount Due \$             |  |
| 3,232.68  | -300.00                             | +146.10   | =3,078.78   | 62.00                                | 1  |
|   | ·                                   |   |   |                                      | Please refer to page 3 for important information                                 |
| Minimum Payment due by  | Payment Du                          | le Date.  |   |                                      | regarding your account   |
| Your cash advance limit is is \$200.00.   | \$200.00. Av                        | vailable balance for ne                               | w cash advance t  | ransactions                          | -  |
| Credit Line Summary<br>on December 12, 2002   | Total Credit<br>Line \$<br>4,300.00 | Available Credit<br>Line \$<br>1,221.00               | Cash Advance<br>Limit \$<br>200.00  | Available Cash<br>Limit \$<br>200.00 |  |
| Payments  |                                     | ·   |   | Amount \$                            | -  |
| December 2, 2002<br>PAYMENT RECEIVED - THAI<br>Reference: 831335-00                           | NK YOU 12/0                         | 2   |   | -300.00                              |  |
| Total of Payment Acti   | vity                                |   |   | -300.00                              |  |
| New Activity  |                                     |   |   |                                      |  |
| Transactions for CHAD E   | DWARD                               |   |   | Amount \$                            |  |
| November 15, 2002<br>VERIZONWRLS ECARS 888<br>17742504 95630 11/15/02<br>Reference: 501320-00 | -466-4646                           | CA  |   | 31.50                                |  |
|   |                                     |   | -   |                                      |  |
| Please fold on the perforation below, detach a  | and return with your p              | ayment 🖠  | Continued on n  | everse 🚞                             |  |
| Payment Coupon  |                                     | Account Number<br>3723-163363-61001                   | Р   | ayment Due Date:<br>January 1, 2003  | Please enter account<br>number on all checks and<br>correspondence.              |
| CHAD EDW  | 'ARD                                |   | ;   | Minimum Amount Due<br>\$62.00        | To avoid additional<br>Finance Charges on<br>Purchases, pay New                  |
| PO BOX 5<br>NEW BEDF  | 1081                                | MA 02745-0037   | ,   | Amount enclosed                      | Balance before Payment<br>Due Date.  |
| MI.HI.I   |                                     |   |   | \$                                   | Note any address and/or telephone number change on reverse side. Unless          |
| ***************************************   | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, |   |   |                                      | you check here, this<br>change will apply to all of<br>your Card Accounts except |
| Mail Paymer   | nt to:                              | AMERICAN EXP<br>SUITE 0002<br>CHICAGO IL 6            |   |                                      | any Corporate Card<br>Accounts you have.   |
|   |                                     | Mallaallakalldal                                      | المطالبية المسائل المطالبة المطالبة المطالبة المطالبة المطالبة المطالبة المطالبة المطالبة المطالبة المطالبة الم | daadd                                |  |

| Finance Charges Billing days this period: 31 | Average Daily<br>Balance \$ | Daily<br>Periodic Rate | Actual Annual<br>Percentage<br>Rate | Corresponding<br>Annual<br>Percentage Rate | FINANCE<br>CHARGE \$ |
|--|-----------------------------|------------------------|-------------------------------------|--|----------------------|
| Purchases                                    | 3,241.49                    | 0.0404%                | 0.00%                               | 14.74%                                     | 40.60                |
| Cash Advances                                | 0.00                        | 0.0486%                | 0.00%                               | 17.74%                                     | 0.00                 |
|  |                             |                        |                                     |  | 40.60                |

### **Delta Rewards Program**

CHAD EDWARD 3723-163363-61001

Delta Air Lines SkyMiles® -- Total miles earned each billing period are transferred to your Delta Air Lines SkyMiles® account. For SkyMiles® account information, call Delta's Instant Info™ at 1-800-325-3999.

Continued on next page

Change of Address If correct on front do not use

| Name                        |  |          |      |   |  |
|-----------------------------|--|----------|------|---|--|
| Company<br>Name             |  |          |      |   |  |
| Street Address              |  |          |      |   |  |
| City, State                 | <del>-   -   -   -   -   -   -   -   -   -  </del> |          |      |   |  |
| Zip Code                    |  |          |      |   |  |
| Area Code and<br>Home Phone | <u> </u>   |          |      | 7 |  |
| Area Code and<br>Work Phone |  |          |      |   |  |
| Email                       |  | <u> </u> |      |   |  |
|                             | ·  | •        | <br> |   |  |

Providing your email address to American Express will enable you to receive special offers, suited to your needs.

Filed 723/363363-61001 about 30027

December 12, 2002

Payments: Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Payments must be in US Dollars and drawn on a bank located in the US (other than American Express Centurion Bank). In the enclosed envelope with the remittance sub attached and account number listed on the control of the payment of the payment is made in any other form or at any term of the payment is made in any other form or at any term of the payment is made in any other form or at any term of the payment is made in any other form or at any term of the payment is made in any other form or any term of the payment in the control of the payment. If we can not collect the funds electronically at first presentent, we may issue a frait against your account for the amount of the check.

Lost or Stolen Card: If the Card is lost or stolen, in the U.S. immediately telephone us at the number noted to the right. Cost or stolen Card: If the Card is lost or stolen, in the U.S. immediately telephone us at the number noted to the right. Cost or Stolen Card: If the Card is lost or stolen, in the U.S. immediately telephone us at the number noted to the right. Cost or Stolen Card: If the Card is lost or stolen, in the U.S. immediately telephone us at the number noted to the right. Cost or Stolen Card: If the Card is lost or stolen, in the U.S. immediately telephone us at the number noted to the right. Account by applying the daily periodic rate to the Average Daily Balance for the feature and balance. Transfer features of your Account (including current transactions). To get the Average Daily Balance for each feature, we (1) take the beginning balance for the feature each day, if this balance is residued by the daily periodic rate for the feature for the feature for the intention of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the

of the purchase.)

In Case of Errors or Questions About Your Electronic Transfers: Please contact us by clicking on the Customer Service Link online at www.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone & Pay By Computer issues, or 1-800-CASH-NOW for Express Cash & automatic payment issues. You can also write to the Express Cash Operations address indicated on your statement. If you think your statement, receipt, or transaction is wrong, please contact us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. When contacting us: 1. Tell us your name & account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of, & explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint & correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think Credit Balance: If a credit balance (designated "CR") is shown on this statement, it represents money owed to you. You may make charges against the credit balance or request a refund. If you do not make sufficient charges against the credit balance or request a refund. If you do not make sufficient charges against the credit balance or request a refund. If you do not make sufficient charges against the credit balance or request a refund. If you do not make sufficient charges against the credit balance or request a refund. If you do not make sufficient charges against the credit balance or request a refund. If you do not make sufficient charges against the Credit balance or request a refund. If you do not make sufficient charges against the Credit balance or request a refund. If you do not make sufficient charges against the Credit balance or request a refund. If you do not make sufficient charges against the Credit balance or request a refund to obtain a comparati

Closing Date December 12, 2002



### Add Someone to Your Account!

Now you can share the advantages of your Cardmembership with family members, friends, or anyone you choose. \*Add someone to your account - with no annual fee - and give the convenience, security, and benefits of the Card to someone you love.

You can earn miles on your Gold Delta SkyMiles® account for virtually every dollar your Additional Cardmember spends! With more than one Card earning miles, you'll watch those SkyMiles add up at an

incredible rate.

\*The Additional Cardmember must be 18 or older, and must never have had a defaulted account with American Express. Any account you have with American Express must not be in default.

To add someone to your account, please visit us at www.americanexpress. com/sharedelta2.

(CE 103011)

### Virgin Atlantic Airways Joins the SkyMiles® Program

Starting October 1, 2002, SkyMiles members can earn miles on all qualifying Virgin flights. Earn a 100% mileage bonus on Economy Class tickets, 115% on Premium Economy Class tickets and 125% on Upper Class tickets. Flying Virgin is another great way to get yourself closer to Award Travel - and beginning October 1, you can redeem miles for Award Travel on Virgin flights as well.

For information on Virgin's participation in the SkyMiles program, call 1-800-323-2323. For reservations and more information, visit www.virgin.com.

(CE 102983)

Travel

Services

virgin atlantic 💯

<u>SkyMiles</u>

### Peace of Mind - Travel with Automatic Flight Insurance

Get exceptional coverage and peace of mind with Automatic Flight Insurance. Enroll today in Automatic Flight Insurance, and enjoy the added peace of mind that comes with up to \$1,500,000 in coverage every time you fly. You only pay a premium when you use your enrolled American Express® Card to purchase a Scheduled Airline Ticket.

To enroll or find out more information, please call 1-800-858-5947 ext 511.

(CE 102996)

This exceptional plan even covers you on the ground, while traveling directly to or from the airport in a land common carrier conveyance (e.g., taxi, bus, etc.) to board or leave a covered flight.

Underwritten by AMEX Assurance Company, Green Bay, WI. Coverage is subject to the terms, conditions and exclusions of Policy AX0950 (Policy AX0910 in NY).

### The Ideal Holiday Gift for Him!



Dressing the Manis the only book a man needs to master dressing well. Written by Alan Flusser, best-selling author, award-winning men's clothing designer and considered the most knowledgeable authority on the subject, Dressing The Man - Mastering the Art of Permanent Fashions a magnificently illustrated, user-friendly guide containing all a man really needs to know to dress with effortless style. Destined to be a classic, this 300 page book is the perfect gift, a magnificent coffee-table collectors item, and an invaluable aid to help any man dress better. Dressing the Manis regularly priced at \$49.95, but you will enjoy a special rate of 10% off the cover price when you use the American Express® Card.

Order Dressing the Man at the special rate of 10% off the cover price by calling 1-800-382-3228 x9104.

(CE 102995)

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

### **Delta Announces Its New Partnership with AT&T**



SkyMiles members can now earn up to 5,000 bonus miles for selecting new AT&T Residential Long Distance or Local Service. Plus, when you enroll in the SkyMiles AT&T Program, you will earn 5 miles for every dollar spent on qualifying AT&T Services. And, if you are an existing AT&T customer, you are already eligible to earn miles on qualifying AT&T Services. The miles will be automatically posted to your SkyMiles account every month as long as you remain an AT&T Residential customer and a member of the SkyMiles AT&T Program.

For complete details and terms and conditions visit www.att.com/delta. Enroll today by calling 1-888-359-2881 ext. 29658.

(CE 102982)

### **Another Level of Service is Ready and Waiting**



Access your Card account online now at www.americanexpress. com/mycardaccount. Review your most recent charges and payments - it's the best way to get instant assurance that your account is up to date. Log on to the Web site now and try it out. It's a great habit to get into. You've got nothing to lose. It's simply another service option for even more control.

This service is for you: log on to www.american express.com/mycard account, and you can verify that your most recent charges and payments are up to date.

(CE 102979)

# Case 1:04-cv-124 Document 2-7 Sky Miles Filed 11/95/coner Service grade of the filed 11/95/coner Service grade grade of the filed 11/95/coner Service grade grade grade grade grade grade grade grade grade grade gra

### Gold Delta SkyMiles® Credit Card

Prepared For CHAD EDWARD

January 12, 2003 3723-163363-61001

| Account Sum  | mary                               |   |                    |                  | 7   |
|--|------------------------------------|---|--------------------|------------------|---|
| Previous Balance \$  | Payment Activity \$                | New Charges/Adjustments \$ inc. Finance Charge,if any | New Balance \$     | Minimum          |   |
| 3,078.78   | -62.00                             |   | =3,067.80          | Amount Due \$    |   |
|  |                                    |   |                    |                  | February 1, 2003                                    |
| -  | -                                  |   |                    |                  | Please refer to page 3                              |
| Minimum Payment d  | ue by Payment D                    | ue Date   |                    |                  | for important information regarding your account    |
|  |                                    |   |                    |                  | -   |
| is \$200.00.   | //// 13 ψ200.00. γ                 | Available balance for ne                              | w cash advance to  | ransactions      |   |
| Credit Line Summar   | y Total Credit                     | Available Credit                                      | Cash Advance       | Available Cash   | -   |
| on January 12, 2003  | Line \$ 4,300.00                   | Line \$<br>1,232.00                                   | Limit \$<br>200.00 | Limit \$         |   |
| Danna  |                                    |   |                    | 200.00           |   |
| Payments   |                                    |   | •                  | Amount \$        | •   |
| December 23, 2002<br>PAYMENT RECEIVED  | - THANK YOU 12/                    | 29  |                    | -62.00           | •   |
| Reference: \$31357-00  |                                    | <b></b>   |                    |                  |   |
| Total of Payment   | Activity                           |   |                    | -62.00           |   |
|  | ·                                  |   |                    |                  |   |
| New Activity   |                                    |   |                    |                  |   |
| Transactions for CH<br>Card 3723-163363-61001  | AD EDWARD                          |   |                    | Amount \$        |   |
| December 16, 2002<br>AEPC-ANNUAL EDITIO<br>0235000HG 2003 WINE<br>Reference: 496352-00 | NS 1-888-403-900<br>GUIDE 12/16/02 | 8   |                    | 13.94            |   |
| ₱ Please fold on the perforation below   | , detach and return with your      | payment •   | Continued on rev   | verse \          |   |
| Payment Coup   |                                    | Account Number  |                    | ment Due Date:   | Please enter account                                |
| у  |                                    | 3723-163363-61001                                     |                    | ebruary 1, 2003  | number on all checks and correspondence.            |
|  |                                    |   | Mi                 | nimum Amount Due | To avoid additional                                 |
| CHAD   | EDWARD                             |   |                    |                  | Finance Charges on<br>Purchases, pay New            |
| NEW E  | OX 51081<br>BEDFORD                | MA 02745-0037   | , А                | mount enclosed   | Balance before Payment<br>Due Date                  |
|  |                                    | 027 10 0007   | 4                  |                  | Note any address and/or                             |
| Mandi  | Մասի հուն են են հում հում հում     | والطالمال المالية                                     |                    |                  | telephone number change<br>on reverse side. Unless  |
|  |                                    |   |                    |                  | you check here, this<br>change will apply to all of |
| Mail F   | ayment to:                         | AMERICAN EXP  | DECC               |                  | your Card Accounts except<br>any Corporate Card     |
|  |                                    | SUITE 0002  |                    | í                | Accounts you have.                                  |
|  |                                    | CHICAGO IL 60   | 0679-0002          |                  |   |
|  |                                    | المالساسالساليا                                       | allallandiblek     | udill            |   |

| HAD EDWARD Case 1:04-cv- ransactions Continued |               |                        |                                     | Filed 37230/2                              | Amount :             |
|--|---------------|------------------------|-------------------------------------|--|----------------------|
| anuary 12, 2003                                |               |                        |                                     |  |                      |
| nance Charge                                   |               |                        |                                     |  | 37.08                |
| otal of New Activity                           |               |                        |                                     |  | 51.02                |
| nance Charges                                  | Average Daily | Delle                  |                                     |  |                      |
| Ing days this period: 31                       | Balance \$    | Daily<br>Periodic Rate | Actual Annual<br>Percentage<br>Rate | Corresponding<br>Annual<br>Percentage Rate | FINANCE<br>CHARGE \$ |
| Purchases                                      |               | 0.0390%                | 0.00%                               | 14.24%                                     | 37.08                |
| Cash Advances                                  | es 0.00       | 0.0472%                | 0.00%                               | 17.24%                                     | 0.00                 |
|  |               |                        |                                     |  | 37.08                |
| Ita Rewards Program                            |               |                        |                                     |  |                      |
| 3-163363-61001                                 |               |                        |                                     |  |                      |

Continued on next page

Change of Address If correct on front do not use

| Name   |  |
|--|--|
| Company<br>Name<br>Street Address                          |  |
| City, State Zip Code                                       |  |
| Area Code and<br>Home Phone<br>Area Code and<br>Work Phone |  |
| Email  |  |

Providing your email address to American Express will enable you to receive special offers, suited to your needs.

Filed 317/30/2009 Print Number of Bade 306 f 267

Payments: Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Payments must be in US Dollars and drawn on a bank located in the US (other than American Express Centurion to the enclosed envelope with the remittance business Bank), in the enclosed envelope with the remittance business control on the enclosed envelope with the remittance and account number issed on the check. Please do not send post-dated checks. They will be deposited to deposited the payment is made in any other form or at any first presentment and any re-presentments, by transmitting the amount of the check electronically, at and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we can not collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check.

Lost of Stolen Card: If the Card is lost or stolen, in the U.S. immediately telephone us at the number noted to the right. Control of the charge of the check is the nearest American Express firavel Service Office or call any local American Express office. Plants of the charge o

of the purchase.)

In Case of Errors or Questions About Your Electronic Transfers: Please contact us by clicking on the Customer Service Link online at www.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone & Pay By Cash Operations address indicated on your statement. If you think your statement, receipt, or transaction is wrong, please contact us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. When contacting us: 1. Tell us your name & account number; 2. Provide the why you believe there is an error or why you need more information. We will investigate your complaint & correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think Credit Balance: If a credit balance (designated "CR") is shown on this statement, it represents money owed to you. You may make charges against the credit balance or request a refund. If you do not make sufficient charges against the credit balance, issue a check to you for the credit balance in your account if the amount is \$1.00 or more. Creditor: American Express Centurion Bank. New York residents may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.

#### Telephone Numbers

To Pay By Phone 1-800-472-9297

Customer Service 1-800-430-1000 (24 hours, toll free)

Int'l collect: 1-336-393-1111

Hearing Impaired TTY: 1-800-221-9950 FAX: 1-800-695-9090

SkyMiles Account balances and Award Redemption 1-800-325-3999 www.delta.com/skymiles

#### Addresses

Delta SkyMiles Card from American Express CoBrand Correspondence PO Box 297814 Ft. Lauderdale FL 33329

Funds Access Service PO Box 53809 Phoenix, AZ 85072-3809

### **Payments**

January 12, 2003



### We'll Plan Your Vacation and Pay You When You Take It!



Let American Express® Travel do all the work planning your vacation. And if you qualify, you'll get the credit - as much as \$150. Here's how your Cardmember Annual Travel Benefit works: You can travel anywhere in the world, anytime throughout the year. Simply charge your family or traveling party's cruise or vacation of \$2,000 or more on your Card at a participating American Express

Travel Services location, and you'll receive a \$100 statement credit once a year toannualtravelbenefit. your account. If the cruise or vacation is \$2,500 or more, select Cardmembers may receive a \$150 credit. So make plans now for your 2003 vacation and take advantage of your Cardmember Annual Travel Benefit. And remember, with American Express Travel, you get all the quality and service you expect from American Express.

To plan your 2003 vacation and for details on your Cardmember Annual Travel Benefit, call American Express Travel 1-866-AXP-6801, or go to americanexpress.com/

May only redeem one per booking. Terms and conditions apply.

(CE 103090)

A Qualifying Vacation is a purchase offered by a cruise or vacation package operator thru a A qualifying vacation is a purchase offered by a cruise of vacation package operator tiff a participating American Express Travel Services U.S. location valued at \$2000 or more per booking for \$100 credit or, only for Gold, Platinum Card® & Centurion® charge Card members, \$2500 or more for \$150 credit. Does not include independent air, hotel or car rental reservations. Available once per Card account per year.

### Add Someone to Your Account!

Now you can share the advantages of your Cardmembership with family members, friends, or anyone you choose. \*Add someone to your account - with no annual fee - and give the convenience, security, and benefits of the Card to someone you love. You can earn miles on your Gold Delta SkyMiles® account for virtually every dollar your Additional Cardmember spends! With more than one Card earning miles, you'll watch those SkyMiles add up at an incredible rate.

\*The Additional Cardmember must be 18 or older, and must never have had a defaulted account with American Express. Any account you have with American Express must not be To add someone to your account, please visit us at www.americanexpress. com/sharedelta2.

(CE 103097)

### Legal Advice at Your Fingertips for Pennies a Day!



**▲** Delta

SkyMiles

You don't need a crisis to need a lawyer. You could be buying a home. You could the Legal Services Plan, You don't need a crisis to need a lawyer. You could be buying a nome. You could the Legal Services Flair have trouble getting work done on your new car (even though it's under warranty) presented by American You could simply need a will. Legal questions come up every day of your life.

Express, call toll-free 1-800-616-9320.

Do you have access to affordable legal advice? Become a member of the Legal Services Plan provided by Signature Agency, part of the GE Financial family of companies for only \$9.99 a month. With the Legal Services Plan, you can have letters and phone calls made on your behalf, receive legal consultations by phone, drafting and updating of a simple, legally binding will (nominal fee in AR, NE, VA), have face-to-face meetings with your attorney on new legal matters and get professional review of legal documents and contracts up to six pages. Also, included in your \$9.99 monthly fee are six fixed fee benefits, including non-commercial real estate closings, name changes and a simple will with minor's trust.

Your Plan Attorney will charge a maximum fee of only \$70 per hour for all matters that are not free or at a fixed fee.

This promotional offer is not available in the following states: AL, FL, IN, MA, MN, MO, MS, MT, ND, NM, NV, OR, RI, TX, VT, WI and WY. Additional terms, conditions & restrictions apply & vary by state. Call for complete details. Legal Services Plan, presented by American Express, is a service of Signature Agency, Inc.

Protect Your Family, To

(CE 103070)

### FEE FREE American Express® Travelers Cheques!



As an American Express Cardmember you can purchase FEE FREE\* American Express Travelers Cheques and Cheques for Two® at participating American Express Travel Service locations. Behind every Travelers Cheque is someone who can help in a travel emergency, 24/7 - from replacing lost or stolen Cheques, to assistance with replacing lost credit cards and passports\*\*. Travel with peace of mind.

\*Not all services available at all locations. Subject to local laws and cash availability. \*\*Proof of Travelers Cheque purchase may be required. Credit Card Replacement Assistance is for major bank issued credit cards only. Fees for passport/credit card replacement are the sole responsibility of the customer. For complete terms call 1-800-221-7282.

Buy your Fee Free American Express Travelers Cheques before you leave!!

To find your nearest American Express Travel Services location, call 1-866-AXP-2482.

(CE 103093)

### **Earn Triple Miles on Delta**

Just use your Delta SkyMiles® Credit Card to purchase Delta tickets of \$250 or more from January 15 through February 15, 2003, and you can earn triple miles. This exclusive triple miles offer won't last long, so purchase your Delta tickets today.

Please visit www. americanexpress.com/ deltaoffers for more information.

(CE 103100)

ADelta SkyMiles

Qualifying transactions include every Delta purchase for \$250 or more posted 01/15 - 02/15/03. Please allow 8 to 12 weeks after the promotion for bonus miles to be posted to your account. Delta purchases made from 01/15 - 02/15/03 are only eligible for one bonus mile offer.

**Make Tax Time More Rewarding** 

ADelta SkyMiles You can earn Delta SkyMiles® when you use your Card to pay your 2002 individual federal income taxes. It's easy and convenient. First, file your Form 1040 on-time, via paper or electronically. Then, use your Delta SkyMiles® Credit Card to charge your taxes online or over the telephone by calling Official Payments Corporation at 1-800-2PAY-TAX(1-800-272-9829) or visiting

www.officialpayments.com. You can also charge your taxes if you are requesting an extension of time to file (Form 4868), paying federal estimated taxes (1040-ES), or paying state or local taxes.

All tax payments made with the Card are subject to a convenience fee charged by Official Payments Corp. For complete information about Official Payments, visit www.official payments.com or call toll-free 1-877-754-4413.

(CE 103079)

## Case 1:04-cv-12460 Data W Document 2-7 Cards Sky Miles

Filed 1 1/05/0000 Service geage ob23/ 1-800-430-1000 (24 hours/7 days) www.americanexpress.com/delta

| Gold Delt | ta SkyMiles | ® Credit Card |
|-----------|-------------|---------------|
|-----------|-------------|---------------|

Prepared For **CHAD EDWARD**  February 11, 2003 3723-163363-61001

| Account Summary  |   |                                    |                                      |   |
|--|---|------------------------------------|--------------------------------------|---|
| Previous Balance \$ Payment Activity \$  | New Charges/Adjustments \$ inc. Finance Charge,if any | New Balance \$                     | Minimum                              |   |
| 3,067.80 -200.00   | 1 — — — — — — — — — — — — — — — — — — —               | =2,888.51                          | Amount Due \$                        | Payment Due Date<br>March 3, 2003   |
|  |   | . ,                                |                                      | Please refer to page 3<br>for important information<br>regarding your account             |
| Minimum Payment due by Payment D   | Due Date.   |                                    |                                      | rogarding your account  |
| Your cash advance limit is \$200.00. is \$200.00.  | Available balance for nev                             | v cash advance t                   | ransactions                          |   |
| Credit Line Summary on February 11, 2003  Total Credit Line \$ 4,300.00  | Available Credit<br>Line \$<br>1,411.00               | Cash Advance<br>Limit \$<br>200.00 | Available Cash<br>Limit \$<br>200.00 |   |
| Payments   |   |                                    | Amount \$                            |   |
| January 26, 2003<br>PAYMENT RECEIVED - THANK YOU 01,<br>Reference: 835025-00   | 26  |                                    | -200.00                              |   |
| Total of Payment Activity  |   |                                    | -200.00                              |   |
|  |   |                                    |                                      |   |
| New Activity   |   |                                    |                                      |   |
| Transactions for CHAD EDWARD Card 3723-163363-61001  |   |                                    | Amount \$                            |   |
| January 21, 2003<br>AEPC-ANNUAL EDITIONS 1-888-403-90t<br>LBL021216 2003 WINE GUIDE 01/21/03<br>Reference: 496021-00 | 08  |                                    | -13.94<br>Credit                     |   |
|  |   |                                    |                                      |   |
| ▶ Please fold on the perforation below, detach and return with you   | ır payment 🕴  | Continued on re                    | everse 📛                             |   |
| Payment Coupon   | Account Number<br>3723-163363-61001                   | Pa                                 | ayment Due Date:<br>March 3, 2003    | Please enter account number on all checks and correspondence.                             |
| CHAD EDWARD<br>PO BOX 51081  |   | N                                  | linimum Amount Due<br>\$58.00        | To avoid additional<br>Finance Charges on<br>Purchases, pay New<br>Balance before Payment |
| NEW BEDFORD  | MA 02745-0037   | ,<br>[                             | Amount enclosed                      | Due Date.   |
| M 14 11 11 1 1   |   |                                    | \$                                   | Note any address and/or telephone number change on reverse side. Unless                   |
| Manddaddalddalddal   | mikkallulualluld                                      |                                    |                                      | you check here, this change will apply to all of  |
| Mail Payment to:   | AMERICAN EXPI<br>SUITE 0002<br>CHICAGO IL 60          |                                    |                                      | your Card Accounts except<br>any Corporate Card<br>Accounts you have.                     |
|  |   |                                    |                                      |   |
|  | Hilliadhalalalala                                     | ահահետանհերև                       | tuulill                              |   |

#### Delta Rewards Program

CHAD EDWARD 3723-163363-61001

This Month Earned

-14

Credits appearing this billing period have resulted in a negative number of miles earned. Future merchandise spending will be applied against your negative mileage balance.

Continued on next page

Change of Address If correct on front do not use

| Name                        |          |   | Τ | Γ |      |      |      | Γ | T | <u> </u> | <u> </u> | <u> </u> | , | 1 | <u> </u> |
|-----------------------------|----------|---|---|---|------|------|------|---|---|----------|----------|----------|---|---|----------|
| Company<br>Name             | <u> </u> | + | † |   |      |      |      |   |   |          |          |          |   |   |          |
| Street Address              |          |   | 1 |   | <br> | <br> | <br> |   |   |          |          |          |   |   |          |
| City, State                 |          |   |   |   |      |      |      |   |   |          |          |          |   |   |          |
| Zip Code                    |          |   |   |   |      |      |      |   |   |          |          |          |   |   |          |
| Area Code and<br>Home Phone |          |   |   |   |      |      |      |   |   |          |          |          |   |   |          |
| Area Code and<br>Work Phone |          |   |   |   |      |      |      |   |   |          |          |          |   |   |          |
| Email                       |          |   |   |   |      | <br> |      |   |   |          |          |          |   |   |          |

Providing your email address to American Express will enable you to receive special offers, suited to your needs.

Filed 37/230/29968-61009ge 199699

Closing Date February 11, 2003

Payments: Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Payments must be in US Dollars and drawn on a bank located in the US (other than American Express Centurion Bank), in the enclosed entvelope with the remittance stub attached and account number listed on the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or at any other location, there may be a delay in processing. We reserve the right to process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution. Your checking account may be debted as soon as the same day we receive your payment. If we can not collect the funds electronically at first presentment, we may issue a draft against your account for the check.

Lost of Stollen Card: If the Card is lost or stolen, in the U.S. immediately telephorne us at the number moted to the right. Outside the U.S. contact the nearest American Express a review Office great any local American Express office. Outside the U.S. contact the nearest American Express a review Office great any local American Express office. Outside the U.S. contact the nearest American Express on your Account. Under this method we figure the Finance Charges on your Account. Under this method we figure the Finance Charges on your Account. Under this method we figure the Finance Charges on your Account they applying the daily periodic rate to the Average Daily Balance (as described below) or each feature for the fature of reach feature, we (1) take the beginning balance for the feature daily finance Charges from previous billing periods, (2) add any new transactions, debits, or fees, and the part of the feature for that day and the beginning balance for the feature for the feature for that day and the beginning balance for the feature for the feature. For all features except Ca

of the purchase.)
In Case of Errors or Questions About Your Electronic Transfers: Please contact us by clicking on the Customer Service Link online at www.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone & Pay By Computer issues, or 1-800-CASH-NOW for Express Cash & automatic payment issues. You can also write to the Express Cash Operations address indicated on your statement. If you think your statement, receipt, or transaction is wrong, please contact us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. When contacting us: 1. Tell us your name & account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of, & explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint & correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

Credit Balance: If a credit balance (designated "CR") is shown on this statement, it represents money owed to you. You may make charges against the credit balance or request a refund, we will, within 30 days after expiration of the six-month period following the date of the first statement indicating the credit balance, issue a check to you for the credit balance in your account if the amount is \$1.00 or more. Creditor: American Express Centurion Bank. New York residents may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.

#### Telephone Numbers

To Pay By Phone 1-800-472-9297

Customer Service 1-800-430-1000 (24 hours, toll free)

Int'l collect: 1-336-393-1111

Hearing Impaired TTY: 1-800-221-9950 FAX: 1-800-695-9090

SkyMiles Account balances and Award Redemption 1-800-325-3999 www.delta.com/skymiles

#### Addresses

Delta SkyMiles Card from Américan Express CoBrand Correspondence PO Box 297814 Ft. Lauderdale FL 33329

Funds Access Service PO Box 53809 Phoenix, AZ 85072-3809

#### **Payments**

SUITE 0002 CHICAGO IL 60679-0002

#### Case 1:04-cv-124 Data // Cards Sky N Document 2-7

Filed 1199590904Servicege 2000 of 018

(24 hours/7 days) www.americanexpress.com/delta

### Gold Delta SkyMiles® Credit Card

Prepared For CHAD EDWARD

Closing Date
March 13, 2003

Account Number 3723-163363-61001

| Account Summa  | ary                     |   | <u> </u>           |                                       |   |
|--|-------------------------|---|--------------------|---------------------------------------|---|
| Previous Balance \$                                  | Payment Activity \$     | New Charges/Adjustments \$ inc. Finance Charge,if any | New Balance \$     | Minimum<br>Amount Due \$              |   |
| 2,888.51   | -200.00                 | +64.69  | =2,753.20          | 55.00                                 | Payment Due Date<br>April 2, 2003                   |
|  | <del> </del>            |   |                    |                                       | Please refer to page 3                              |
| See Page 5 For A Su                                  | ımmary Of Ch            | anges To Your Agree                                   | mont And Bonof     | · · · · · · · · · · · · · · · · · · · | for important information<br>regarding your account |
| <del></del>  | mportant Priva          |   | ment And Benefi    |                                       |   |
| Minimum Payment due                                  |                         |   | ······             |                                       |   |
| Your cash advance limi<br>is \$200.00.               | t is \$200.00. A        | vailable balance for ne                               | w cash advance t   | ransactions                           |   |
| Cradit Lina Summanı                                  | Total Credit<br>Line \$ | Available Credit<br>Line \$                           | Cash Advance       | Available Cash                        |   |
|  | 4,300.00                | 1,547.00  | Limit \$<br>200.00 | Limit \$<br>200.00                    |   |
| Credit Line Summary<br>on March 13, 2003<br>Payments |                         |   |                    |                                       |   |
| on March 13, 2003                                    | 4,300.00                | 1,547.00  |                    | 200.00                                |   |

| Payment Coupon                             | Account Number<br>3723-163363-61001 | Payment Due Date:<br>April 2, 2003               | Please enter account number on all checks and correspondence.  |
|--|-------------------------------------|--|--|
| CHAD EDWARD<br>PO BOX 51081<br>NEW BEDFORD | MA 02745-0037                       | Minimum Amount Due<br>\$55.00<br>Amount enclosed | To avoid additional<br>Finance Charges on<br>Purchases, pay New<br>Balance before Payment<br>Due Date. |
| WEN BEBY OND                               | MIX 02740-0007                      | \$   | Note any address and/or telephone number change  |
| Manddalahdalah                             | llaaddaallalaalladd                 | ,  | on reverse side. Unless you check here, this change will apply to all of your Card Accounts except     |
| Mail Payment to:                           | AMERICAN EXPRESS                    |  | any Corporate Card<br>Accounts you have.   |

Please fold on the perforation below, detach and return with your payment

AMERICAN EXPRESS P.O. BOX 360002 FT. LAUDERDALE FL 33336-0002

Continued on reverse

Inflantiadiadialiadiadianahilahilahilahila

| New Activity   |           |
|--|-----------|
| Transactions for CHAD EDWARD Card 3723-163363-61001  | Amount \$ |
| March 3, 2003<br>FOOD & WINE COOKBOOK SERIES NEW YORK NY<br>0306200K2 2003 F&W ANNUAL 03/03/03<br>Reference: 496063-00 | 31.90     |
| March 13, 2003 Finance Charge  | 32.79     |
| Total of New Activity  | 64.69     |

| Finance Charges Billing days this period: 30 | Average Daily<br>Balance \$ | Daily<br>Periodic Rate | Actual Annual<br>Percentage<br>Rate | Corresponding<br>Annual<br>Percentage Rate | FINANCE<br>CHARGE \$ |
|--|-----------------------------|------------------------|-------------------------------------|--|----------------------|
| Purchases                                    | 2,802.94                    | 0.0390%                | 0.00%                               | 14.24%                                     | 32.79                |
| Cash Advances                                | 0.00                        | 0.0472%                | 0.00%                               | 17.24%                                     | 0.00                 |
|  |                             |                        |                                     |  | 32.79                |

#### **Delta Rewards Program**

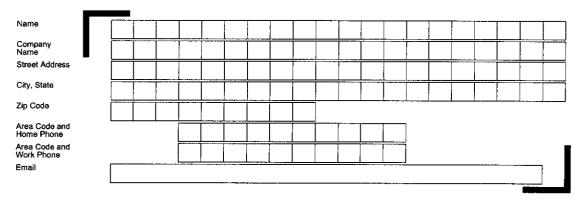
CHAD EDWARD 3723-163363-61001

This Month Earned

These miles have been transferred to your Delta Air Lines SkyMiles account.

Continued on next page

Change of Address If correct on front do not use



Providing your email address to American Express will enable you to receive special offers, suited to your needs.

Filed 31/230/23063-61007ge 200 3f027

March 13, 2003

Payments: Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Payments must be in US Dollars and drawn on a bank located in the US (other than American Express Centurion Bank), in the enclosed envelope with the remittance stub attached and account number listed on the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or at any other location, there may be a delay in processing. We reserve the right to process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we can not collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check.

and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we can not collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check. Lost or Stolen Card: If the Card is lost or stolen, in the U.S. immediately telephone us at the number noted to the right. Outside the U.S. contact the nearest American Express Travel Service Office or call any local American Express office. Finance Charges: We use the Average Daily Balance method to calculate Finance Charges on your Account. Under this method, we figure the Finance Charges on your Account by applying the daily periodic rate to the Average Daily Balance cas described below) for each feature (such as Purchase, Cash Advance and Balance Transfer features) of your Account (including current transactions). To get the Average Daily Balance for each feature, we (1) take the beginning balance for the feature each day (including unpaid Finance Charges from previous billing periods), (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. For each day after the Institute of the feature for the feature of the feature for the feature for the feature for the feature for the feature for the feature for the feature for the rest day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balance for the feature for the billing period and divide the total by the number of days in the billing period. This gives us the Average Daily Balance for the feature. For all features except Cash Advances and certain promotions, the Average Daily Balance will be considered to be zero if you paid the New Balance, if any, shown on your previous month's statement by the number of days in the billing period and the daily periodic rate for that feature, the result will be the Finance Charge assessed on that feature, except for variations caused by rou

of the purchase.)

In Case of Errors or Questions About Your Electronic Transfers: Please contact us by clicking on the Customer Service Link online at www.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone & Pay By Computer issues, or 1-800-CASH-NOW for Express Cash & automatic payment issues. You can also write to the Express Cash Operations address indicated on your statement. If you think your statement, receipt, or transaction is wrong, please contact us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. When contacting us: 1. Tell us your name & account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of, & explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint & correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

Credit Balance: If a credit balance (designated "CR") is shown on this statement, it represents money owed to you. You may make charges against the credit balance or request a refund, we will, within 30 days after expiration of the six-month period following the date of the first statement indicating the credit balance, issue a check to you for the credit balance in your account if the amount is \$1.00 or more. Creditor: "American Express Centurion Bank. New York residents may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.

#### Telephone Numbers

To Pay By Phone 1-800-472-9297

Customer Service 1-800-430-1000 (24 hours, toll free)

int'i collect: 1-336-393-1111

Hearing Impaired TTY: 1-800-221-9950 FAX: 1-800-695-9090

SkyMiles Account balances and Award Redemption 1-800-325-3999 www.delta.com/skymiles

#### Addresses

Delta SkyMiles Card from American Express CoBrand Correspondence PO Box 297814 Ft. Lauderdale FL 33329

Funds Access Service PO Box 53809 Phoenix, AZ 85072-3809

#### **Payments**

P.O. BOX 360002 FT. LAUDERDALE FL 33336-0002

March 13, 2003

#### Notice of Changes to Your Agreement and Benefits Changes in Your Account Agreement

We are making Important Changes to the Agreement governing the American Express® Card Account identified on this Notice. This Notice formally amends that Agreement and any contrary or conflicting language in such Agreement is fully superseded. All terms of the Agreement not amended herein remain in full force and effect.

Please review this Notice carefully and file it in a safe place. This information should also be shared with Additional Cardmember(s), if applicable, on your Account because it applies to their use of your Account as well. The changes made to the Agreement will become effective as of the dates indicated below for each change.

APR for Cash Advances (Effective on the first day of the billing period ending in May 2003) We are changing the standard Annual Percentage Rate for Cash Advances by substituting the following sentence for the sentence that specifies the standard APR for Cash Advances in the section of your Cardmember Agreement entitled, "Calculation of Daily Periodic Rate":

"Unless a default or other rate applies in accordance with the terms of this Agreement, the APR for Cash Advances is equal to the Prime Rate plus 14.99%."

Delinquency Fee (Effective on the first day of the billing period ending in July 2003)

We are changing the Delinquency Fee we may assess by replacing the section of your Cardmember Agreement entitled "Delinquency Fees" with the following:

"You will be assessed a Delinquency Fee if you fail to pay us at least the minimum amount due by the Payment Due Date shown on each billing statement. The Delinquency Fee will vary based on the amount of your previous balance. The previous balance that we use to determine the Delinquency Fee is the closing balance of your prior statement for which we did not receive timely payment of the minimum amount due:

| Previous Balance    | <u>Delinguency Fee</u> |
|---------------------|------------------------|
| Less than \$100     | \$15                   |
| \$100 to \$1000     | \$29                   |
| Greater than \$1000 | \$35"                  |

Monthly Statement-Minimum Payment (Effective on the first day of the billing period ending in July 2003)

We are changing the calculation of the Minimum Payment amount on your Account by substituting the following paragraphs for the first paragraph in the section of your Agreement concerning your Minimum Payment amount:

"Each billing statement will reflect a Minimum Payment amount. To calculate the Minimum Payment amount, we will first take any previously billed Minimum Payment amounts that remain unpaid on the Closing Date of the statement, and then add the following:

- the greater of (i) 1/50th of the New Balance on your billing statement rounded up or down to the nearest whole dollar (for the purpose of this calculation we exclude from the New Balance any overlimit fee added to your Account during the billing period), (ii) the current billed Finance Charges, or (iii) \$15; and
- any over limit fee added to your Account during the billing period.

The Minimum Payment amount will not exceed the New Balance on your billing statement. At our option, we may also include in the Minimum Payment amount all or part of other fees incurred during the billing period and any part of the New Balance on your billing statement in excess of your credit limit."

#### Over the Limit Fee (Effective immediately)

We are substituting the following paragraph for the corresponding paragraph in your Agreement relating to the fee for exceeding your credit limit:

"We may charge your Account a fee of \$29 in each billing period if a balance on your Account exceeds your credit limit. We may impose the fee even if we authorize or impose any Charges that cause your balance to exceed your credit limit."

MU/4FYI/0303 T3905

### Credit Limit (Effective immediately)

We are substituting the following paragraph for the corresponding paragraph in your Agreement relating to your credit limit:

"Your initial credit limit is set forth in the Supplement. A portion of your credit limit may be available to you for Cash Advances up to an amount determined by us to be your Cash Advance limit. We may, at any time and in our sole discretion, change your credit and Cash Advance limits. Notice of a change to your credit or Cash Advance limit will be provided to you on or with a billing statement or by separate communication either before or after such change is made. Your billing statement will show your credit limit and the portions of such limit that are available to you for Purchases and Cash Advances and the APRs for Purchases and Cash Advances as of the statement date. You agree not to use the Account in any way that causes your balance for Cash Advances to exceed the Cash Advance limit or cause your balance for all Charges to exceed your credit limit. Upon our request, you also agree to immediately pay us the amount of any balance on your Account in excess of any applicable limit."

### **Changes in Your Card Benefits**

Please note that not all Card products offer these benefits. Additionally, only residents of the United States, Puerto Rico, and the U.S. Virgin Islands are eligible for coverage under these Plans.

## Travel Accident Insurance Description of Coverage Rider Under Group Policy AX0948

The following two changes take effect May 1, 2003:

The definition of "Covered Trip" is revised:

2. the Covered Person's entire fare for such trip on that Common Carrier Conveyance has been actually charged to a specific American Express Card account prior to any Injury.

### The DESCRIPTION OF BENEFITS section is revised:

"Common Carrier Benefit: This benefit is payable if the Covered Person sustains Injury as a result of an Accident which occurs while riding solely as a passenger in, or boarding, or alighting from or being struck by a Common Carrier Conveyance used on a Covered Trip."

In all other respects, the provisions and conditions of the Description of Coverage remain the same.

Kenneth J. Ciak, President AMEX Assurance Company

Kenned J. Cish

161083-11-02

Timothy S. Meehan, Secretary AMEX Assurance Company

St. Harly

Please be advised that as of May 1, 2003, the Best Value Guarantee benefit will no longer be available on any Optima® Card from American Express®. The program will cease for purchases made by Optima Cardmembers after April 30, 2003. For all other eligible Card Accounts, purchases made as of May 1, 2003 will no longer honor lower price comparisons found on the Internet. Please call 800-557-8317 to verify if your Card product is eligible for this benefit.

March 13, 2003

Cards

It's a Matter of Privacy

### An Important Notice Concerning Cardmember Privacy

At American Express, we consider it a high priority to earn and keep our customers' trust and confidence. We are sending this Privacy Notice to United States holders of personal American Express® Charge Cards or accounts, Optima® Cards or accounts, and other personal credit card accounts that we issue. This Notice explains how we collect and safeguard information about you and the choices you have about our use and disclosure of that information.

What Information Do We Collect?

We obtain information about you from a variety of sources. You provide us with information about yourself, for example by completing Card applications. This includes your name, address, social security number, and income and asset information. Your use of the Card and your other transactions with us and our Affiliates provide us with additional information, such as your spending and payment history.

Other sources, such as credit reporting agencies and providers of marketing information, furnish us with additional information about your credit history, purchasing preferences, and other matters. We also obtain information in connection with our efforts to protect against fraud. We call all of this information "Cardmember Information."

What Do We Do with This Information?

We use Cardmember Information in connection with delivering products and services to you. To do this it's often necessary to share it with our Affiliates and other companies we work with. These include companies that manage Card accounts; offer affinity, frequent-user, and reward programs; and perform marketing services and other business operations for us. We may also share Cardmember Information with other

financial institutions with whom we jointly offer products and services. And we may disclose it to other third parties as permitted by law. For example, we disclose Cardmember Information in response to subpoenas, to credit reporting agencies, and to help prevent fraud.

#### **Your Opt Out Choices**

You have "opt out" choices about certain uses and disclosures of Cardmember Information. You may also choose not to receive certain communications. We explain below what uses, disclosures, and communications you may opt out from and how to opt out.

Offers for Products and Services of Other Companies

We work with other companies, such as merchants that accept the Card, so that you may receive offers for their products and services. We may disclose Cardmember Information to these and other companies to develop and send you these offers. Your choice: To opt out from these disclosures and from receiving these offers, call us at 800-297-8378 or fill out the attached form and return it to the address on the form. You may also include the form with your regular payment.

In this Notice American Express Travel Related Services Company, Inc. and American Express Centurion Bank are called "American Express," "we." "our." and "us." The cards and accounts that we issue are called "Cards" or "Card accounts." Holders of those Card accounts are called "Cardmembers" or "you." "Affiliates" refers to other companies in the American Express family, related to us by common control or ownership.

Please Note: You may receive additional privacy notices that provide information and different opt out choices for other Card accounts that are applicable only to those accounts.

Please complete this form if you choose to opt out and wish to mail your response rather than use the toll-free number, which is 800-297-8378. If you have already given us your choices, you don't need to respond unless you want to change your choices. Return this form to American Express along with your payment coupon using the payment envelope enclosed with your statement.

#### Offers for Products and Services of Other Companies

□ Do not share Cardmember Information with other companies to send me offers for their products and services.

#### Credit Information Provided to Our **Affiliates**

Do not share credit-related information about me (except as described in this Notice) with your Affiliates.

#### Offers for American Express **Products and Services**

#### **Mail Offers**

☐ Do not send me offers in the mail for American Express products and services.

#### **Telephone Offers**

Do not contact me by telephone to offer me products and services.

If you do not have a payment envelope, mail your response to: American **Express** Cardmember Information Services P.O. Box 299836 Ft. Lauderdale FL 33329-9836

Account Number 3723-163363-61001 MU/1LE/0303 1.752072.102

#### Offers for American Express Products and Services

#### **Mail Offers**

We work with our Affiliates to develop and mail you offers for our products and services and those of our Affiliates.

Your choice: To opt out from receiving these mailings, call us at 800-297-8378 or fill out the attached form and return it to the address on the form. You may also include the form with your regular payment.

#### **Telephone Offers**

We may contact you by telephone about our products and services or those that we offer with our business partners.

Your choice: To opt out from receiving telephone offers, call us at 800-297-8378 or fill out the attached form and return it to the address on the form. You may also include the form with your regular payment.

### Information We Share with Our Affiliates

Our Affiliates include financial advisors, publishers, insurers, and travelers cheques issuers. American Express Travel Related Services Company, Inc. and American Express Centurion Bank are also Affiliates of each other. We may disclose certain Cardmember Information our Affiliates to provide services for your Card account and to help us provide you with offers. We are permitted by law to share information with our Affiliates about our transactions or experiences with you, such as your payment history. But you can opt out of our sharing other credit-related information (such as your credit history as shown on a consumer report) with our Affiliates, except as permitted by law. Your choice: To opt out from sharing our credit-related information with our Affiliates (except as described above), call us at

800-297-8378 or fill out the attached form and return it to the address on the form. You may also include the form with your regular payment.

#### E-Mail Offers

We may send you e-mail offers for our products and services, and those of our Affiliates and other companies we work with We don't share e-mail addresses with other companies for them to market their own products and services to you.

Your choice: To opt out from receiving these e-mail offers, enter your preferences at the "Set E-Mail Preferences" page of our Internet Privacy Statement at www.americanexpress.com/cust\_serv/ privacy/emailprivacy.asp.

#### Information Security

We take commercially reasonable physical, electronic and procedural steps to help safeguard Cardmember Information.

#### **Former Customers**

If you cancel your Card, or your Card account(s) are closed, we will continue to treat and safeguard Cardmember Information about you as described in this Notice.

### For Vermont Cardmembers Only

If your Card account has a Vermont billing address, we will automatically treat your account as if you had checked the upper-left and lower-left hand boxes on the attached opt out form. We may share your name and contact information, and information about our transactions or experiences with you, with financial institutions with whom we jointly offer financial products and services. This Notice describes opt out choices about certain other uses of Cardmember Information.

If you are the primary Cardmember on your Card account, your opt out choices will also apply to any other Cardmembers on your Card account. If you opt out, we may still include notices and information about the Card and other products and services when communicating with you about your Card account and related products and services.

Cards

SkyMiles .

(24 hours/7 days) www.americanexpress.com/delta

## Gold Delta SkyMiles® Credit Card

**CHAD EDWARD** 

Closing Date April 12, 2003

Account Number 3723-163363-61001

| ccount Summ                  | Payment Activity \$ | New Charges/Adjustments \$ inc. Finance Charge,if any | New Balance \$ | Minimum<br>Amount Due \$ |
|------------------------------|---------------------|---|----------------|--------------------------|
| Previous Balance \$ 2,753.20 | -2,000.00           |   | =765.35        | 15.00                    |

Payment Due Date May 2, 2003

Please refer to page 3 for important information regarding your account

Minimum Payment due by Payment Due Date.

Your cash advance limit is \$200.00. Available balance for new cash advance transactions is \$200.00.

| Credit Line Summary On April 12, 2003 Total Credit Line \$ 4,300.00 Total Credit Line \$ 4,300.00 Total Credit Line \$ | dvance Available Cash<br>Limit \$ Limit \$<br>200.00 200.00 |  |
|--|---|--|
|--|---|--|

|                                    | Amount \$ |
|------------------------------------|-----------|
| Payments                           |           |
|                                    | -2,000.00 |
| March 22, 2003                     |           |
| PAYMENT RECEIVED - THANK 100 50/22 |           |
| Reference: 831083-00               | -2,000.00 |
| Total of Payment Activity          |           |

| New Activity                 |                  |
|------------------------------|------------------|
|                              | Amount \$        |
| Transactions for CHAD EDWARD |                  |
|                              | -31,90           |
| Card 3723-163363-61001       | -31,90<br>Credit |

FOOD & WINE COOKBOOK SERIES NEW YORK NY LBL030303 2003 F&W ANNUAL 03/19/03 Relevence: 496078-00

Please fold on the perforation below, detach and return with your payment

Continued on reverse

**Payment Coupon** 

Account Number 3723-163363-61001 Payment Due Date: May 2, 2003 Please enter account number on all checks and correspondence.

CHAD EDWARD PO BOX 1656 WESTPORT

MA 02790-0608

Minimum Amount Due \$15.00 To avoid additional Finance Charges on Purchases, pay New Balance before Payment Due Date.

Amount enclosed

\$

Note any address and/or telephone number change on reverse side. Unless you check here, this change will apply to all of your Card Accounts except any Corporate Card Accounts you have.

Mail Payment to:

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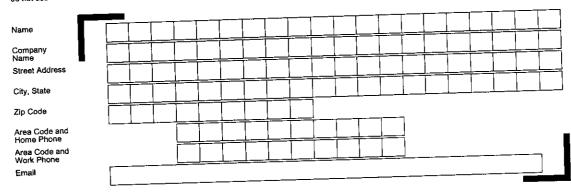
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| CHAD EDWARD  | -cv-12462                             | -MLW [                               | Document 2-8                                | 3 5itest 163/3                                  | Account Number 269-260 001       | Page 2 of 3<br>Page 2 of 28 |
|--|---------------------------------------|--------------------------------------|---|---|----------------------------------|-----------------------------|
| Transactions Continued   | · · · · · · · · · · · · · · · · · · · |                                      |   |   |                                  |                             |
|  |                                       |                                      |   |   | 29.00                            |                             |
| March 27, 2003<br>M O R E INC GOESSEL KS<br>000352783 GENERAL MDSE<br>Reference: 501086-00 | 03/27/03                              |                                      |   |   | 15.05                            |                             |
| April 12, 2003   |                                       |                                      |   |   | 15.05                            |                             |
| Finance Charge   |                                       |                                      |   |   | 12.15                            | •                           |
| Total of New Activity  |                                       |                                      |   |   |                                  | •                           |
|  |                                       |                                      |   |   |                                  | _                           |
| Finance Charges<br>Billing days this period: 30  | Average Daily<br>Balance \$           | Daily<br>Periodic Rate               | Actual ANNUAL<br>PERCENTAGE<br>RATE         | Nominal ANNUAL PERCENTAGE RATE                  | Periodic<br>FINANCE<br>CHARGE \$ |                             |
| -  | 1,285.91                              | 0.0390%                              | 0.00%                                       | 14.24%  | 15.05                            |                             |
| Purchases  |                                       | 0.0472%                              | 0.00%                                       | 17.24%  | 0.00                             | <u> </u>                    |
| Cash Advances  | , 0.00                                |                                      |   |   | 15.05                            | -<br>5                      |
|  |                                       |                                      |   |   |                                  |                             |
|  | _                                     |                                      |   |   |                                  | -                           |
| Delta Rewards Program  |                                       |                                      |   |   |                                  |                             |
| CHAD EDWARD<br>3723-163363-61001   |                                       |                                      |   |   |                                  | _                           |
| -  | This Month Ea                         |                                      |   |   |                                  | _                           |
|  | Credits appear                        | ring this billing p<br>e merchandise | period have resulted<br>spending will be ap | I in a negative numbe<br>plied against your neg | r of miles<br>pative mileage     | 1                           |

balance.

Continued on next page

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Closing Date April 12, 2003

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five mailed you the advertisement for the property or services, all purchases are covered regardless or amount of the duther of the purchase.)

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### Gold Delta SkyMiles® Credit Card

CHAD EDWARD

Closing Date May 12, 2003

Account Number 3723-163363-61001

| Account Summa       | ary                 |   |                |                         |
|---------------------|---------------------|---|----------------|-------------------------|
| Previous Balance \$ | Payment Activity \$ | New Charges/Adjustments \$ inc. Finance Charge,if any | New Balance \$ | Minimum<br>Amount Due S |
| 765.35              | -500.00             | +7.25   | =272.60        | 15.00                   |

Payment Due Date June 1, 2003

Please refer to page 3 for important information regarding your account

Minimum Payment due by Payment Due Date.

Your cash advance limit is \$200.00. Available balance for new cash advance transactions is \$200.00.

| Credit Line Summary<br>on May 12, 2003 | Total Credit<br>Line \$<br>4,300.00 | Available Credit<br>Line \$<br>4,027.00 | Cash Advance<br>Limit \$<br>200.00 | Available Cash<br>Limit \$<br>200.00 |
|--|-------------------------------------|---|------------------------------------|--------------------------------------|
|--|-------------------------------------|---|------------------------------------|--------------------------------------|

|   | Amount \$ |
|---|-----------|
| Payments  |           |
|   | -500.00   |
| May 4, 2003<br>PAYMENT RECEIVED ACH - THANK YOU 05/04 |           |
| Reference: 835124-90                                  | -500.00   |
| Total of Payment Activity                             | -500.00   |

|                             | Amount \$ |
|-----------------------------|-----------|
| New Activity                |           |
| May 12, 2003                | 7.25      |
| May 12, 2003 Finance Charge | 7.25      |
| Total of New Activity       | 1.20      |

Continued on reverse

**Payment Coupon** 

**Account Number** 3723-163363-61001 Payment Due Date: June 1, 2003

Please enter account number on all checks and correspondence.

CHAD EDWARD PO BOX 1656 WESTPORT

MA 02790-0608

Minimum Amount Due \$15.00 Amount enclosed

To avoid additional Finance Charges on Purchases, pay New Balance before Payment Due Date.

\$

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Page 2 of 5 Page 5 of 28

|   | 4-cv-12462                  | 2-MLW                  | Document 2-                         | -8 <b>13ites</b> l-11613             | Account Number 363/26/10/21      |
|---|-----------------------------|------------------------|-------------------------------------|--------------------------------------|----------------------------------|
| CHAD EDWARD  Finance Charges Billing days this period: 30 | Average Daily<br>Balance \$ | Daily<br>Periodic Rate | Actual ANNUAL<br>PERCENTAGE<br>RATE | Nominal ANNUAL<br>PERCENTAGE<br>RATE | Periodic<br>FINANCE<br>CHARGE \$ |
| Purchases   | 619.46                      | 0.0390%                |                                     | 14.24%<br>19.24%                     | 7.25<br>0.00                     |
| Cash Advances   | 0.00                        | 0.0527%                | 0.00%                               | 19.2470                              | 7.25                             |
|   |                             |                        |                                     |                                      | 1.23                             |

Continued on next page

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| do not use                  |  |              |  |     |  |              |          |     | <del> 1 -</del> |    | _        |
|-----------------------------|--|--------------|--|-----|--|--------------|----------|-----|-----------------|----|----------|
| Name                        |  |              |  |     |  | <del>-</del> |          |     | <u> </u>        |    | =        |
| Company<br>Name             |  |              | <del>     </del>                                 | _+- | -  | <del></del>  | <u> </u> | _+- |                 |    | =        |
| Street Address              |  |              | <del>                                     </del> |     | <u>                                     </u> |              | ++       |     | +-+             | ++ | $\dashv$ |
| City, State                 |  |              | 1-+  |     |  |              | <u> </u> |     | !_              |    |          |
| Zip Code                    |  |              | <del>                                     </del> |     |  |              | ٦        |     |                 |    |          |
| Area Code and<br>Home Phone |  |              |  | _+- | <u> </u>                                     | -            | _        |     |                 |    | •        |
| Area Code and<br>Work Phone |  | <br><u> </u> | <u> </u>   |     | <u> </u>                                     |              | <u> </u> |     |                 |    |          |
| Email                       |  | <br>         |  |     |  |              |          |     |                 |    |          |
|                             |  |              |  |     |  |              |          |     |                 |    |          |

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Case 1:04-cv-12462-MLW Document 2-8 Filed-163363260041 Page 4 of 5 Page 7 of 28 CHAD EDWARD

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Closing Date May 12, 2003

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# Case 1:04-cv-12462-MLW The Gold Delta SkyMiles®

**Doeument 2-8** <u>SkyMiles</u>

Filed 11/30/20 Delta SkyMiles 0 8 For details, please see page 3

Credit Card

Account Number 3723-163363-61001

Closing Date 06/12/03

| Prepared For<br>CHAD EDWARD           |                                     | Account Number<br>3723-163363-61001                                   |                                    | 06/12/03                             | Page 1 of 3   |
|---------------------------------------|-------------------------------------|---|------------------------------------|--------------------------------------|---|
| Previous Balance \$ 272.60            | Payment Activity \$ -200.00         | New Activity \$ inc. Adjustments and Finance Charges if any +2,506.97 | New Balance \$ =2,579.57           | Minimum<br>Amount Due \$<br>52,00    | Payment Due Date 07/02/03 Please refer to page 2 for important information regarding your account |
| Credit Line<br>Summary<br>on 06/12/03 | Total Credit<br>Line \$<br>4,300.00 | Available Credit<br>Line \$<br>1,720.00                               | Cash Advance<br>Limit \$<br>200.00 | Available Cash<br>Limit \$<br>200.00 |   |
| Minimum Payment                       | due by Payment                      | t Due Date.   |                                    |                                      |   |
| Tellimination of the second           | o limit is \$200.00                 | Available balance   | e for new cash a                   | dvance transactions                  | s is \$200.00.  |
| Contact us at www                     | e illilit is \$200.000              | o com or call Cus   | tomer Service at                   | 1-800-430-1000.                      |   |
| Contact us at www                     | v.americanexpres                    |   |                                    |                                      | - Ctatement   |

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|          | Finally, we've created<br>announcements and (              | this ne<br>Cardme | ember benefit information                    | on.                                   |  |
|----------|--|-------------------|--|---------------------------------------|--|
|          | * Indicates posting date                                   |                   |  | · · · · · · · · · · · · · · · · · · · | Amount \$  |
| Activit  | <b>.</b>   | · *** * ****      | managana saar ah carahan 1900 ki ka ka ka ka |                                       | -200.00  |
| 06/05/03 | EAVMENT REGEVIED ETHANKEY.                                 | NT 06/05          |  |                                       | Amount 5   |
| New Act  | ivity for CHAD EDWARD                                      | <del>.</del>      |  |                                       | 13.90  |
| 06/12/03 | Finance Charge   |                   |  |                                       | 102.91   |
| 05/31/03 | WEST MARINE 00086 NEW BED!<br>000006478 02740 05/31/03     | ORD               | MA   |                                       | 1,785.96   |
| 05/31/03 | BOAT US 1755 FAIRHAVEN<br>000002072 02719 05/31/03         | MA                |  |                                       |  |
|          | EXXONMOBIL2609636333WESTP                                  | ORT               | MA   |                                       | 134.23   |
| 06/04/03 | IN-STORE 2609636333 06/04/03                               | _                 |  |                                       | 75.00  |
| 06/04/03 | EXXONMOBIL2609636333WESTP<br>PAY AT PUMP2609636333 06/04/0 | ORT<br>3          | MA   |                                       |  |
|          |  |                   |  |                                       | Continued on Page 3  |
|          | on the perforation below, detach and return with you       | payment 1         | Account Number<br>3723-163363-61001          | Payment Due Date:<br>07/02/03         | Please enter account number on all checks and correspondence.  |
|          |  |                   |  | Total New Balance<br>\$ 2,579.57      | To avoid additional<br>Finance Charges on<br>Purchases, pay New  |
|          | CHAD EDWARD<br>PO BOX 1656                                 |                   |  | Minimum Amount Due<br>\$52.00         | Balance before Paymen<br>Due Date.   |
|          | WESTPORT   |                   | 4 02790-0608<br>.h.h.h.h.h.h                 | <b>\$</b>                             | Note any address and/o<br>telephone number chan-<br>on reverse side. Unless<br>you check here, this<br>change will apply to all of |

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|                      | it. Continued                          |                                 |          |                        |                     |                                | Amount \$                     |
|----------------------|--|---------------------------------|----------|------------------------|---------------------|--------------------------------|-------------------------------|
| New Acti             | vity Continued                         |                                 |          |                        |                     |                                | 41.88                         |
| 06/07/03             | HI ENERGY CORP<br>000368906 SERVICE    | NEW BEDFORD<br>STATION 06/07/03 | MA       |                        |                     |                                | 237.62                        |
| 06/07/03             | WEST MARINE 0008<br>000006609 02740 06 | 86 NEW BEDFORD<br>5/07/03       | MA       |                        |                     |                                | 115.47                        |
| 06/08/03             |  | 86 NEW BEDFORD                  | MA       |                        |                     |                                |                               |
|                      | f New Activity                         |                                 |          |                        |                     |                                | 2,506.97                      |
|                      |  |                                 |          |                        |                     |                                |                               |
| Finance              | Charges                                | Average Dail<br>Balance         | ly<br>\$ | Daily<br>Periodic Rate | PERCENTAGE          | Nominal ANNUAL PERCENTAGE RATE | Periodic<br>FINANCE<br>CHARGE |
| Billing days         | s this period: 31                      |                                 |          |                        | RATE                |                                | 13.90                         |
|                      | Purchases                              | 1,150.1                         | 11       | 0.0390%                | 0.00%               | 14.24%                         | 0.0                           |
|                      | Cash Advances                          | 0.0                             | 00       | 0.0527%                | 0.00%               | 19.24%                         |                               |
|                      |  |                                 |          |                        |                     |                                | 13.90                         |
|                      |  |                                 |          |                        |                     |                                |                               |
| Delta Re             | ewards Program                         |                                 |          |                        |                     |                                |                               |
| CHAD ED<br>3723-1633 | WARD<br>863-61001                      |                                 |          |                        |                     |                                |                               |
|                      | _                                      | This Month Earned               |          |                        | 2744                |                                |                               |
|                      |  | Continue to fill up your miles! | tank v   | with the Delta Sk      | yMiles® Credit Card | d and get double               |                               |

### Case 1:04-cv-12462-MLW The Gold Delta SkyMiles® **Credit Card**

Sky Miles Earned This Period SkyMiles \_\_\_\_

For details, please see page 3

| Prepared F | or            |
|------------|---------------|
| CHAD       | <b>EDWARD</b> |

Account Number 3723-163363-61001

Closing Date 07/13/03

Page 1 of 5

| CHAD EDWARD  | 3723-16               | 33363-61001                        | 07/13/03                             | r age 1 or o  |
|--|-----------------------|------------------------------------|--------------------------------------|---|
| Previous Balance \$ Payment Activity 2,579.57 -200.0         |                       | New Balance \$ = 2,763.89          | Minimum<br>Amount Due \$<br>55,00    | Payment Due Date 08/02/03 Please refer to page 3 for important information regarding your account |
| Credit Line Total Cred Line Summary Line 00 07/13/03 4,300.0 | \$ Line \$            | Cash Advance<br>Limit \$<br>200.00 | Available Cash<br>Limit \$<br>200.00 |   |
| Minimum Payment due by Payr                                  | nent Due Date.        |                                    | D 3                                  |   |
| Your membership renews next                                  | month. Please refer t | to the Renewal N                   | lotice on Page 3.                    |   |
| Your cash advance limit is \$200                             | 0.00. Available balan | ce for new cash a                  | advance transaction                  | s is \$200.00.  |
| Contact us at www.americanex                                 | press com or call Cus | stomer Service at                  | 1-800-430-1000.                      |   |
| Contact us at www.americanex                                 | press.com or can est  |                                    | - As Vour Billi                      | ng Statement!   |

## We've Made Some Design Changes to Your Billing Statement!

It's easier than ever to find important account information. For starters, your Delta SkyMiles® earned may be prominently displayed in the upper right-hand corner of your statement's first page. We've also bundled your credits and returns in one section so you can find them easily. Finally, we've created this new section on the front of your statement for special appointments and Cardmenter benefit information. announcements and Cardmember benefit information.

|                           |   | amember benefit informatio          |   | Amount \$   |
|---------------------------|---|-------------------------------------|---|---|
| activity                  | es posting date                                     |                                     |   | -200.00   |
| 7/04/03 PAYME             | NT RECEIVED : THANK YOU O                           |                                     |   | Amount \$   |
| lew Activity for          | CHAD EDWARD   | 000                                 |   | -1,690.45   |
| 000002 BOAT U             | 101 02719 05/31/03                                  | AA                                  |   | Credit 5.24   |
| 06/12/03 WESTF            | PORT ACE HARDWARWESTPO<br>651 HARWARE STORES 06/12/ | ORT MA<br>103                       |   | 837.47  |
| 06/13/03 NEXTE            | L WIRELESS SVCS800-639-61<br>299 80112 06/13/03     | 11 CO                               |   | 9.95  |
| 06/17/03 IMMUN            |   | CA                                  |   | 5.55  |
|                           |   |                                     |   | Continued on Page 3   |
|                           |   |                                     |   |   |
|                           | ation below, detach and return with your payn       | Account Number 3723-163363-61001    | Payment Due Date:<br>08/02/03                                     | Please enter account  |
| Please fold on the perfor |   | Account Number                      | Payment Due Date:<br>08/02/03<br>Total New Balance<br>\$ 2,763.89 | Please enter account<br>number on all checks and<br>correspondence.  To avoid additional<br>Finance Charges on  |
| Payment Cou               | <b>ipon</b><br>CHAD EDWARD                          | Account Number<br>3723-163363-61001 | 08/02/03 Total New Balance  | Please enter account number on all checks and correspondence.  To avoid additional Finance Charges on Purchases, pay New Planses by for Payment   |
| Payment Cou               | ıpon  | Account Number                      | 08/02/03  Total New Balance \$ 2,763.89  Minimum Amount Due       | Please enter account number on all checks and correspondence.  To avoid additional Finance Charges on Purchases, pay New Balance before Payment Due Date.  Note any address and/or telephone number change. |
| Payment Col               | <b>IPON</b> CHAD EDWARD PO BOX 1656                 | Account Number 3723-163363-61001    | 08/02/03  Total New Balance \$ 2,763.89  Minimum Amount Due       | Please enter account number on all checks and correspondence.  To avoid additional Finance Charges on Purchases, pay New Balance before Payment Due Date.  Note any address and/o                           |

Talladladladladladladlaaddaaddlaadaaddl

Payments: Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Payments must be in US Dollars and drawn on a bank located in the US (other than American Express Centurion Bank), in the enclosed envelope with the remittance sub astached in the US (other than American Express Centurion Bank), in the enclosed envelope with the remittance sub astached in the US (other than American Express Centurion Bank), in the enclosed envelope with the remittance sub astached in the US (other than American Express Centurion Bank), in the enclosed envelope with the remittance sub astached in the US (other than American Express Centurion Bank), in the enclosed envelope with the deposition of the control of the check provided and the control of the check in the check in the control of the check in

of the purchase.)
In Case of Errors or Questions About Your Electronic Transfers: Please contact us by clicking on the Customer Service Link online at www.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone & Pay By Computer issues, or 1-800-CASH-NOW for Express Cash & automatic payment issues. You can also write to the Express Cash Operations address indicated on your statement. If you think your statement, receipt, or transaction is wrong, please contact us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. When contacting us: 1. Tell us your name & account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of, & explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint & correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

Credit Balance: If a credit balance (designated "CR") is shown on this statement, it represents money owed to you. You may make charges against the credit balance or request a refund, we will, within 30 days after expiration of the six-month period following the date of the first statement indicating the credit balance, issue a check to you for the credit balance in your account if the amount is \$1.00 or more. Creditor: American Express Centurion Bank. New York residents may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.



To Pay By Phone 1-800-472-9297

Customer Service 1-800-430-1000 24 hours/7 days

International Collect 1-336-393-1111

Hearing Impaired (9am-5pm EST) TTY: 1-800-221-9950 FAX: 1-800-625-9090 In NY: 1-800-552-1897

SkyMiles Account Balance and Award Redemption 1-800-325-3999 www.delta.com/skymiles



#### Correspondence

Delta SkyMiles® Card from American Express CoBrand Correspondence P.O Box 297814 Ft. Lauderdale, FL 33329

Funds Access Services P.O. Box 53809 Phoenix, AZ 85072-3809

Payments PO BOX 360002 FT LAUDERDALE 33336-0002

Change of Address If correct on front do not use

|                             |      |        |      |   |   | <br> |   |          |          |        |  |       |   |   |
|-----------------------------|------|--------|------|---|---|------|---|----------|----------|--------|--|-------|---|---|
| Name                        |      | $\Box$ |      |   |   |      |   |          |          |        |  | لـــا |   |   |
| Company<br>Name             |      |        |      |   |   |      |   |          | <u>_</u> |        |  |       |   |   |
| Street Address              |      |        | 7    |   |   | ,    |   |          |          | ا<br>ا | <u>                                     </u> |       | ! |   |
| City, State                 |      | +-     | +    | Ī | 丁 |      |   |          |          |        |  |       |   |   |
| Zip Code                    |      | +      |      |   |   |      |   | _        |          |        |  |       |   |   |
| Area Code and<br>Home Phone | L.—— | ,      |      |   |   |      |   | ļ        |          |        |  |       |   | 1 |
| Area Code and<br>Work Phone |      |        |      |   |   |      | 1 | <u> </u> |          |        |  |       |   | 1 |
| Email                       |      |        | <br> |   |   |      |   |          |          |        |  |       | ' | ] |

Providing your email address to American Express will enable you to receive special offers, suited to your needs.

| Continued  PARK RES800-656LAS VEGAS NV 41076 OLIVE OIL EXTRACT 06/18/03  T MARINE 00086 NEW BEDFORD MA 08056 02740 06/20/03  VEY INDUSTRIES DARTMOUTH MA 000662 LUMBER/BUILDING MAT. 06/30/03  HOME DEPOT #2673N DARMOUTH MA | 83.95<br>37.51<br>237.30<br>219.39  |
|--|---|
| 08056 02740 06/20/03 VEY INDUSTRIES DARTMOUTH MA 00662 LUMBER/BUILDING MAT. 06/30/03   | 237.30  |
| 00662 LUMBER/BUILDING MAT. 06/30/03  |   |
|  | 219.39  |
| 31637 BUILDING MATERIALS 07/01/03  |   |
| ONMOBIL2609636325WESTPORT MA<br>AT PUMP2609636325 07/01/03   | 25.00   |
|  | 59.85   |
| RTLANDAMERICA CHASKA MN  | 346.45  |
| HOME DEPOT #2673N DARMOUTH MA  | 185.73  |
|  | 26.93<br><b>384.32</b>  |
|  | AT PUMP2609636325 07/01/03 LEONARD'S HLTHCR800-455-1918 NJ (5700 MEDICAL SUPPLIES 07/01/03 RTLANDAMERICA CHASKA MN 192880 GEN MERCHNDS 07/02/03 |

| Finance Charges<br>Billing days this period: 31 | Average Daily<br>Balance \$ | Daily<br>Periodic Rate | Actual ANNUAL PERCENTAGE RATE | Nominal ANNUAL<br>PERCENTAGE<br>RATE | Periodic<br>FINANCE<br>CHARGE \$ |
|---|-----------------------------|------------------------|-------------------------------|--------------------------------------|----------------------------------|
| Purchases                                       | 2,227.78                    | 0.0390%                | 14.24%                        | 14.24%                               | 26.93                            |
| Cash Advances                                   | 0.00                        | 0.0527%                | 0.00%                         | 19.24%                               | 0.00                             |
| Sas, Francisco                                  |                             |                        |                               |                                      | 26.93                            |

#### **Delta Rewards Program**

CHAD EDWARD 3723-163363-61001

| This Month Earned                               | 1866                                       |
|---|--|
| Continue to fill up your tank with the I miles! | Delta SkyMiles® Credit Card and get double |
| You've earned DOUBLE miles this m               | onth for your wireless phone bill payment! |

#### **Important Notice**

#### Renewal Notice

Annual Fee: The annual Basic Card fee is \$85.00. The annual fee for each card is increased by \$5 if the billing address of the account is outside the US. The annual Basic fee is \$85 unless you have a Qualifying Charge Card Product (as defined in your Cardmember Agreement), in which case the annual Basic fee is \$30.

Grace Period: You have until the Payment Due Date shown on the front of your statement which is 20 days from your Statement Closing Date, to pay your New Balance to avoid imposition of additional FINANCE CHARGES on Purchases. On Cash Advances and Balance Transfers, FINANCE CHARGES will continue to be assessed from the date of the Cash Advance or Balance Transfer until the date we receive payment in full.

Method of Computing the Balance Subject to Finance Charge (FC): Average Daily Balance (including New Purchases)

APR Information: The Annual Percentage Rates may vary on the applicable Prime Rate (PR). The PR used to determine the APR is listed in the Wall Street Journal on the 1st or 20th day (or, if such date is not a business day, the next business day) of the prior month. If a promotional rate is in effect, that rate will apply and expire according to the promotional terms disclosed to you when you were offered the account or promotional opportunity. If your Account is in default, as described in your Cardmember Agreement, the default rate noted for Purchases, Cash Advances and Balance Transfers will apply. Please see your Cardmember agreement. The following Annual Percentage Rate (APRs) and Daily Periodic Rate (DPRs) are applicable to your account:

Please refer to page 2 for further important information regarding your account

Ригератео гот Case 1:04-cv-12462-MLW СТИТИТЕТИ Filed 11/30/2004 Page 15 of 28 CHAD EDWARD

### Important Notice continued

| Purchases and Balance<br>Tier<br>STANDARD<br>DEFAULT | Transfers (unless otherwis<br>Rate Description<br>Prime + 9.99%<br>Fixed | e noted below)<br>APR<br>14.24%<br>23.99% | DPR<br>0.0390%<br>0.0657%        |
|--|--|---|----------------------------------|
| Cash Advances<br>Tier<br>STANDARD<br>DEFAULT         | Rate Description<br>Prime + 14.99%<br>Fixed                              | APR<br>19.24%<br>23.99%                   | <b>DPR</b><br>0.0527%<br>0.0657% |



### Do You Buy Your Travelers Cheques from AAA?



Save yourself the trip. Most AAA\* offices no longer sell American Express® Travelers Cheques. But, as an American Express Cardmember, you can purchase them FEE FREE\*\* at participating American Express Travel Service locations. Behind every Cheque is someone who can help in a travel emergency, 24/7. Travel with peace of mind.

\*AAA is a trademark of American Automobile Association. \*\*Not all services available at all locations. Subject to local laws and cash availability.

To find your nearest American Express Travel Services location, call 1-800-AXP-8347. Make your next vacation even more relaxing. Remember to pick up your Fee-Free American Express Travelers Cheques before you leave. C107:0001 (CE 103518)

### Order USA Today and Save 33% Off the Basic Rate!



Get home or office delivery of USA Today, the nation's newspaper-an economy of words and a wealth of information. Save 33% off the basic rate with this special offer. Subscribe for 13 weeks for \$26, 26 weeks for \$52, or 52 weeks for \$104. It makes a great gift, too!

To order, call 1-800-USA-0001 and ask for keycode 589, or simply order online at: myusatoday.com/offers

(CE 103501)

Offer valid only when paying with the American Express® Card. Void outside the continental United States. Local sales tax, when applicable, will be added to your order. Carrier delivery in selected areas. Savings calculated against basic rate of 60 cents per issue. Offer expires

### Magical Cancun--Up to \$150 Credit



Travel

Escape to Cancun this summer or fall. A perfect mix of nature and culture--amazing beaches and breathtaking waters, great shopping and dining, Mayan ruins and cultural riches, world-class hotels, watersports and other adventures. Simply reserve your vacation with American Express Travel, and if you qualify, take advantage of your Annual Travel Benefit--up to \$150.

Qualifying vacation is a purchase offered by a cruise or vacation package operator thru participating American Express Travel Services U.S. locations of \$2,000 or more per participating for \$100 credit or, only for Gold, Platinum Card® and Centurion® charge Card booking for \$100 credit or, only for Gold, Platinum Card® and Centurion® charge Card members, \$2,500 or more for \$150 credit. Does not include independent air/hotel/car rental reservations. Available once per Card account per year. May only redeem 1 per booking. Terms and Conditions apply. For details call 1-866-AXP-6801.

To plan your vacation to Cancun and for details on your Cardmember Annual Travel Benefit, call American Express Travel toll-free at 1-866-AXP-6801, or go to americanexpress.com/ annualtravelbenefit

(CE 103499)

### Are You Overpaying For Personal Checks?



Tired of the inconvenience of ordering your personal checks through your bank? Since 1997, American Express® Publishing has been offering personal and business checks and accessories to Cardmembers at prices up to 50% less than financial institutions. Other quality products we offer are address labels, deposit slips, checkbook organizers, stamps, binders and more. We adhere to security features that exceed industry standards, as well as strict confidentiality of account information. And, we offer an unconditional money-back satisfaction guarantee.

Order your checks now from a trusted name--American Express.

Order now at www. amexpub.com/checks/ statement or call 1-800-662-2314 to request a brochure.

(CE 103516)

# **Credit Card**

Filed 11/30/200 Pelta Sky Miles 9 8 For details, please see page 3

Prepared For CHAD EDWARD

Account Number 3723-163363-61001

Closing Date 08/12/03

Page 1 of 3

| Previous Balance \$ 2,763.89          | Payment Activity \$ -100.00         | New Activity \$ inc. Adjustments and Finance Charges if any +160.09 | New Balance \$ =2,823.98           | Minimum<br>Amount Due \$<br>56.00    | Payment Due Date 09/01/03 Please refer to page 2 for important information regarding your account |
|---------------------------------------|-------------------------------------|---|------------------------------------|--------------------------------------|---|
| Credit Line<br>Summary<br>on 08/12/03 | Total Credit<br>Line \$<br>4,300.00 | Available Credit<br>Line \$<br>1,476.00                             | Cash Advance<br>Limit \$<br>200.00 | Available Cash<br>Limit \$<br>200.00 |   |
| Minimum Paymer                        | nt due by Paymen                    | it Due Date.  |                                    |                                      |   |

Your cash advance limit is \$200.00. Available balance for new cash advance transactions is \$200.00.

Contact us at www.americanexpress.com or call Customer Service at 1-800-430-1000.

Earn Miles with an Additional Card

You can earn miles on your Delta SkyMiles® account for virtually every dollar your Additional Cardmember spends. Now, you can earn 1,000 bonus SkyMiles for the first new Additional Cardmember you add to your account at <a href="https://www.americanexpress.com/deltasuppcard">www.americanexpress.com/deltasuppcard</a> between now and 10/31/03. For complete Terms and Conditions, see enclosed newsletter.

| Activit  | Indicates posting date                 | Amount \$ |
|----------|--|-----------|
|          |  | -100.00   |
| 08/07/03 | PHONE PAYMENT RECEIVED-THANK YOU 08/07 | Amount \$ |
| New Act  | ivity for CHAD EDWARD                  | 85.00     |
| 07/13/03 | ANNUAL MEMBERSHIP FEE CHAD EDWARD      | 25.00     |
|          | PERIOD 09/03 THRU 08/04                | 41.97     |
| 07/17/03 | IMMUNOCORP 949-4746917 CA              | 41.97     |
| 07717705 | 120430 MISC FOOD STORE 07/17/03        |           |
|          |  | 33.12     |
| 08/12/03 | Periodic FINANCE CHARGE                | 160.09    |

| and an artist with your payment  | nent 🖢                              |                                  | Continued on Page 3   |
|--|-------------------------------------|----------------------------------|---|
| ♦ Please fold on the perforation below, detach and return with your payment Coupon | Account Number<br>3723-163363-61001 | Payment Due Date:<br>09/01/03    | Please enter account number on all checks and correspondence.   |
|  |                                     | Total New Balance<br>\$ 2,823.98 | To avoid additional<br>Finance Charges on<br>Purchases, pay New   |
| CHAD EDWARD<br>PO BOX 1656<br>WESTPORT   | MA 02790-0608                       | Minimum Amount Due<br>\$56.00    | Balance before Payment<br>Due Date.   |
| Manddollallallallallallalla  |                                     | \$<br>Amount enclosed            | Note any address and/or telephone number change on reverse side. Unless you check here, this change will apply to all of your Card Accounts excep any Corporate Card Accounts you have. |
| Mail Payment to:   | PO BOX 360002<br>FT LAUDERDALE FL   | 33336-0002                       |   |

Payments: Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Payments must be in US Dollars and drawn on a bank located in the US (other than American Express Centurion day. Payments must be in US Dollars and drawn on a bank located in the US (other than American Express Centurion day. Payments must be in US Dollars and drawn on a bank located in the US (other than American Express Centurion day. Payments must be in US Dollars and drawn on a bank located in the US (other than American Express Centurion day. Payments must be deposited by the control of the check. Play will be deposited up to the control of the check. Play will be deposited up to the check from the check. Play will be deposited up to the check from the check play other in the check play of the check play

of the purchase.)

In Case of Errors or Questions About Your Electronic Transfers: Please contact us by clicking on the Customer Service Link online at www.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone & Pay By Computer issues, or 1-800-CASH-NOW for Express Cash & automatic payment issues. You can also write to the Express Cash Operations address indicated on your statement. If you think your statement, receipt, or transaction is wrong, please contact us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. When contacting us: 1. Tell us your name & account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of, & explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint & correct any why you believe there is an error or why you need more information. We will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

Credit Balance: If a credit balance (designated "CR") is shown on this statement, it represents money owed to you. You may make charges against the credit balance or request a refund. If you do not make sufficient charges against the credit balance or request a refund. If you do not make sufficient charges against the credit balance or request a refund. Shance in your account if the amount is \$1.00 or more. Creditor: American Express Centurion Bank. New York residents may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.



To Pay By Phone 1-800-472-9297

Customer Service 1-800-430-1000 24 hours/7 days

International Collect 1-336-393-1111

Hearing Impaired (9am-5pm EST) TTY: 1-800-221-9950 FAX: 1-800-625-9090 In NY: 1-800-552-1897

SkyMiles Account Balance and Award Redemption 1-800-325-3999 www.delta.com/skymiles



#### Correspondence

Delta SkyMiles® Card from American Express CoBrand Correspondence P.O Box 297814 Ft. Lauderdale, FL

Funds Access Services P.O. Box 53809 Phoenix, AZ 85072-3809

**Payments** PO BOX 360002 FT LAUDERDALE 33336-0002

Change of Address if correct on front do not use

| Name                        |   | $\top$ |   |  |  |      |          |   |          |      |  |
|-----------------------------|---|--------|---|--|--|------|----------|---|----------|------|--|
| Company<br>Name             |   |        |   |  |  |      |          |   | <u></u>  |      |  |
| Street Address              |   |        |   |  |  |      |          |   | <u> </u> | <br> |  |
| City, State                 |   |        | _ |  |  |      |          |   |          |      | <u>.                                    </u> |
| Zip Code                    |   |        |   |  |  |      |          |   |          |      |  |
| Area Code and<br>Home Phone | ( |        |   |  |  |      |          | ļ |          |      |  |
| Area Code and<br>Work Phone |   |        |   |  |  | <br> | <u> </u> | ] |          | <br> | <br>;<br>]                                   |
| Email                       |   |        |   |  |  |      |          |   |          | <br> |  |

Providing your email address to American Express will enable you to receive special offers, suited to your needs.

| Finance Charges<br>Billing days this period: 30     | Average Daily<br>Balance \$ | Daily<br>Periodic Rate | Actual ANNUAL<br>PERCENTAGE<br>RATE | Nominal ANNUAL PERCENTAGE RATE | Periodic<br>FINANCE<br>CHARGE \$ |
|---|-----------------------------|------------------------|-------------------------------------|--------------------------------|----------------------------------|
| Purchases<br>Cash Advances                          | 2,882.71<br>0.00            | 0.0383%<br>0.0520%     | 13.99%<br>0.00%                     | 13.99%<br>18.99%               | 33.12<br>0.00                    |
|   |                             |                        |                                     |                                | 33.12                            |
| Delta Rewards Program CHAD EDWARD 3723-163363-61001 |                             |                        |                                     |                                |                                  |
| TI  | his Month Earned            |                        | 42                                  |                                |                                  |

### Case 1:04-cv-12462-MLW The Gold Delta SkyMiles® Credit Card

Filed 11/30/2000elta SkyMiles® 28 Earned This Period

For details, please see page 3

enared For

Account Number 22-163363-61001

Closing Date 09/12/03

Page 1 of 5

| Prepared For<br>CHAD EDW              | /ARD  | 3723-16   | 3363-61001                         | 09/12/03                             | Page 1 01 5   |
|---------------------------------------|---|---|------------------------------------|--------------------------------------|---|
| Previous B                            | Ein   | New Activity \$ nc. Adjustments and ance Charges if any +212.16 | New Balance \$ =2,936.14           | Minimum<br>Amount Due \$<br>59.00    | Payment Due Date 10/02/03 Please refer to page 2 for important information regarding your account |
| Credit Line<br>Summary<br>on 09/12/03 | Total Credit Fundament Line \$ 4,300.00                 | Available Credit<br>Line \$<br>1,364.00                         | Cash Advance<br>Limit \$<br>200.00 | Available Cash<br>Limit \$<br>200.00 |   |
| Minimum                               | Payment due by Payment De                               | ue Date.  |                                    |                                      |   |
| Your cash                             | advance limit is \$200.00. A                            | vailable baland   | e for new cash a                   | dvance transaction                   | s is \$200.00.  |
| Centrot                               | s at www.americanexpress.c                              | om or call Cus  | tomer Service at                   | 1-800-430-1000.                      |   |
|                                       | f data  |   |                                    |                                      | Amount \$   |
| Activit                               | .Y  | antino lab  |                                    |                                      | -100.00   |
| 08/29/03                              | PAYMENT RECEIVED - THANK                                | /UU 08/29   |                                    | <u></u>                              | Amount \$   |
| New Acti<br>Card XXXX-XXX<br>08/18/03 | IMMUNOCORP 949-474691                                   |   |                                    |                                      | 41.97   |
|                                       | 127975 MISC FOOD STORE 08/1                             |   |                                    |                                      | 40.93   |
| 09/02/03                              | EXXONMOBIL2609636333WEST<br>PAY AT PUMP2609636333 09/02 | /03   |                                    |                                      | 15.75   |
| 09/02/03                              | WAL-MART 1906 FAIRHAVEI<br>65650442 GENERAL MERCHANI    | DISE 09/02/03   |                                    |                                      | 45.85   |
| 09/05/03                              | EXXONMOBIL2609636325WEST<br>PAY AT PUMP2609636325 09/05 | PORT MA   |                                    |                                      |   |
| 00/11/00                              | THE HOME DEPOT #2673N DAR                               |   |                                    |                                      | 33.69   |
| 09/11/03                              | 025527864 BUILDING MATERIAL                             | LS 09/11/03   |                                    |                                      | 33.97   |
|                                       |   |   |                                    |                                      | * - · ·   |

Please fold on the perforation below, detach and return with your payment

Periodic FINANCE CHARGE

**Total of New Activity** 

09/12/03

Account Number 3723-163363-61001 **Payment Coupon** 

10/02/03

Payment Due Date: Please enter account number on all checks and correspondence.

Continued on Page 3

212.16

CHAD EDWARD PO BOX 1656 WESTPORT

MA 02790-0608

Minimum Amount Due \$59.00

\$ 2,936.14

Total New Balance To avoid additional Finance Charges on Purchases, pay New Balance before Payment Due Date.

Moodalladhalladhalladhaladaladalladhall

Amount enclosed

Note any address and/or telephone number change on reverse side. Unless you check here, this change will apply to all of your Card Accounts except any Corporate Card Accounts you have.

Mail Payment to:

AMERICAN EXPRESS PO BOX 360002

LAUDERDALE FL 33336-0002

CHAD EDWARD Case 1:04-cv-12462-MLW

Payments: Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Payments must be in US Dollars and drawn on a bank located in the US (other than American Express Centurion day. Payments must be in US Dollars and drawn on a bank located in the US (other than American Express Centurion day. Payments must be in US Dollars and drawn on a bank located in the US (other than American Express Centurion day. Payments must be in US Dollars and drawn on a bank located in the US (other than American Express Centurion day.) in the enclosed envelope with the remittance sub attached and screen than the US (other than American Express Centurion day). It is not seen to be a delay in by the deposited by the care of the control of the check routing number, account number instruction. The control of the check provided as soon as the same and check senia nour payment. If we can not collect the funds electronically at first presentment, we may issue and check senia nour payment. If we can not collect the funds electronically at first presentment, we may issue and check senia nour payment. If we can not collect the funds electronically at first presentment, we may issue an express the payment of the check Authorization for Electronic Payments: By using the American Express Pay By Computer, Pay By Phone or any other American Express electronic payments: By using the American Express of Pay By Computer, Pay By Phone or any other American Express electronic payments: By using the American Express of Pay By Computer, Pay By Phone or any other American Express electronic payments service, you will be authorizing American Express of the Control of the Care is do to stolen, him and the payments of the Care is do to stolen, him and the payments of the Care is do to stolen, him and the payments of the Care is do to stolen, him and the payments of the Care is do to stolen, him and the payments of the Care is do to stolen, him and the payments of the Care is do to stolen, him and the paym

of the purchase.)
In Case of Errors or Questions About Your Electronic Transfers: Please contact us by clicking on the Customer Service Link online at www.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone & Pay By Computer issues, or 1-800-CASH-NOW for Express Cash & automatic payment issues. You can also write to the Express Cash Operations address indicated on your statement. If you think your statement, receipt, or transaction is wrong, please contact us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. When contacting us: 1. Tell us your name & account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of, & explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint & correct any why you believe there is an error or why you need more information. We will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

Credit Balance: If a credit balance (designated "CR") is shown on this statement, it represents money owed to you. You may make charges against the credit balance or request a refund. If you do not make sufficient charges against the credit balance issue a check to you for the credit balance in your account if the amount is \$1.00 or more. Creditor: American Express Centurion Bank. New York residents may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.



To Pay By Phone 1-800-472-9297

Customer Service 1-800-430-1000 24 hours/7 days

International Collect 1-336-393-1111

Hearing Impaired (9am-5pm EST) TTY: 1-800-221-9950 1-800-625-9090 In NY: 1-800-552-1897

SkyMiles Account Balance and Award Redemption 1-800-325-3999 www.delta.com/skymiles



#### Correspondence

Delta SkyMiles® Card from American Express CoBrand Correspondence P.O Box 297814 Ft. Lauderdale, FL

Funds Access Services P.O. Box 53809 Phoenix, AZ 85072-3809

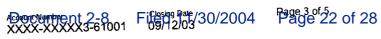
**Payments** PO BOX 360002 FT LAUDERDALE 33336-0002

Change of Address If correct on front do not use

| Name                        |  |      |  |          |   |          |                   |          |      |      |       |
|-----------------------------|--|------|--|----------|---|----------|-------------------|----------|------|------|-------|
| Company<br>Name             |  |      |  |          |   |          | <br>              |          | <br> |      | <br>  |
| Street Address              |  |      |  |          |   |          | <br>              | <u> </u> | <br> |      | <br>  |
| City, State                 |  |      |  |          |   | L        |                   | <u> </u> |      | <br> |       |
| Zip Code                    |  |      |  |          | ] |          |                   |          |      |      |       |
| Area Code and<br>Home Phone |  |      |  |          |   |          | <br>ļ. <u>.</u> _ | <u> </u> |      |      |       |
| Area Code and<br>Work Phone |  |      |  | <u> </u> |   | <u> </u> | <br><u> </u>      |          |      | <br> | <br>, |
| Email                       |  | <br> |  |          |   |          |                   |          |      | <br> | <br>] |

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# Prepared Pase 1:04-cv-12462-MLW CHAD EDWARD



| Finance Charges Billing days this period: 31              | Average Daily<br>Balance \$   | Daily<br>Periodic Rate | Actual ANNUAL<br>PERCENTAGE<br>RATE | Nominal ANNUAL PERCENTAGE RATE | Periodic<br>FINANCE<br>CHARGE \$ |
|---|---|------------------------|-------------------------------------|--------------------------------|----------------------------------|
| Purchases<br>Cash Advances                                | 0.00  | 0.0383%<br>0.0520%     | 13.99%<br>0.00%                     | 13.99%<br>18.99%               | 33.97<br>0.00<br>33.97           |
| Delta Rewards Program<br>CHAD EDWARD<br>3723-163363-61001 |   |                        |                                     |                                |                                  |
| _   | This Month Earned   |                        | 300                                 |                                |                                  |
|   | Continue to fill up your tank<br>miles!  Making home improvemen<br>SkyMiles® Credit Card. | its are doubly rewa    | rding because you t                 | used your Delta                |                                  |
|   | These miles have been tra   | nsferred to your D     | elta Air Lines SkyM                 | iles® account.                 |                                  |



### Add Cards. Earn SkyMiles®. Fly Even Faster.

Earn Award Travel even faster with a little help from your friends and family. Just add Additional Cards to your account--with no additional fees--and you can start earning miles on virtually every dollar they charge. You'll also share the benefits, convenience, and security of the Card. Each Cardmember's charges will be itemized separately. And, because each Additional Card has its own number, only that Card will need to be replaced if it's lost or stolen.

Apply for your Additional Card today at www.americanexpress. com/addgoldcard

(CE 103700)

So why wait? Give a Card to someone you care about, and get ready for your next vacation. With more than one Card earning miles, you can be flying in no time.

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Gift Cheques

▲ Delta

<u>SkyMiles</u>

Unlike store-issued gift cards or gift certificates, American Express® Gift Cards let the people you care about get exactly what they wantfrom a digital camera to a new shirt, from in-line skates to a good book. American Express Gift Cards are an ideal gift for everyone on your list. They make great gifts for holidays, birthdays, weddings, or even just to say "thank you." Gift Cards are available in a variety of prepaid denominations and come packaged with a personalized message from you.

Give the gift that's better than a gift certificate--give the American Express Gift Card.

American Express Gift Cards are available online at american express. com/gift

(CE 103721)

Subject to daily purchase limits. Terms & Conditions for recipient may apply.

### Earn Up to 1,000 miles at delta.com

Earn 1,000 SkyMiles® to travel the world with each online purchase of a Delta round-trip ticket, or 500 miles for a one-way ticket. Please note that this offer is valid only for tickets purchased through delta.com. The bonus miles will not be awarded for any other form of purchase.

For more information, visit www.delta.com

(CE 103710)

▲ Delta

Please allow 6 to 8 weeks after your travel date for bonus miles to appear on your SkyMiles account summary. All standard SkyMiles program rules and conditions apply. This offer is subject to change or withdrawal with 30 days' advance notice. Any changes to the offer will be posted on www.delta.com, so please check the site often.

### Online Protection with Private Payments®



Shopping online is easy, and Private Payments helps make it safer than ever. With the fee-free Private Payments service, you can protect your account information while shopping online by using a temporary transaction number, instead of your actual Card number.

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(CE 103697)

### Case 1:04-cv-12462-MLW The Gold Delta SkyMiles® **Credit Card**

▲Denument 2-8

Filed 11/30/2 Delta SkyMiles® 28

For details, please see page 4

| Prepared F | or     |
|------------|--------|
| CHAD       | EDWARD |

Account Number 3723-163363-61001 Closing Date 10/12/03

Page 1 of 4

| Previous Balance \$ 2,936.14          | Payment Activity \$ -500.00             | New Activity \$ inc. Adjustments and Finance Charges if any +1,888.48 | New Balance \$ =4,324.62                                 | Minimum<br>Amount Due \$<br>86.00  | Payment Due Date 11/01/03 Please refer to page 2 for important information regarding your account |
|---------------------------------------|---|---|--|------------------------------------|---|
| Credit Line<br>Summary<br>on 10/12/03 | Total Credit<br>Line \$<br>4,300.00     | Available Credit<br>Line \$<br>0.00                                   | Cash Advance<br>Limit \$<br>200.00                       | Available Cash<br>Limit \$<br>0.00 |   |
| Minimum Paymer                        | nt due by Payment                       | Due Date.   | 1.114  | and phorages you ha                | ve incurred since the   |
| Your account is o                     | verlimit. Please p<br>statement, to avo | ay at least \$86.00 id any overlimit fe                               | ), plus any addition<br>ees on your next s<br>nav apply. | statement. Please s                | ve incurred since the<br>see your Cardmember  |
| 4 ONT TOT 20                          | 1631 KIII MI IEI II 10 VII 9            | O   |  |                                    |   |
| Contact us at ww                      | w.americanexpres                        | ss.com or can cus   |  |                                    |   |

You can pay all your charges anytime, and anywhere. When you sign up to pay your bill online, you'll have direct 24/7 access to your account. All you have to do is log on to view your statement, pay your bill, and receive an instant payment confirmation in a matter of seconds. Plus, your account information is protected by state-of-the-art encryption technology, so you feel secure. Sign up today at www.americanexpress.com/paycardbill

|   |                       | Amount              |
|---|-----------------------|---------------------|
| Activity 'Indicates posting date  |                       | -500.00             |
| 09/26/03 PAYMENT RECEIVED - THANK YOU                                   | J 09/26               | Amount :            |
| New Activity for CHAD EDWARD Card XXXX-XXXX3-61001                      |                       | -7.68<br>Credit     |
| 046493254 FLORISTS 10/09/03   |                       | 41.90               |
| 09/12/03 THE HOME DEPOT #2673N DARMO<br>025627347 BUILDING MATERIALS (  | 09/12/03              | 43.85               |
| 09/15/03 130 WILLIAM S CANNINFALL RIVE<br>EQUISHELL 9100292090425958401 | R MA<br>0187 09/15/03 | 85.85               |
| 09/16/03 TESTCOUNTRY.COM 858-541-1<br>3205 GENERAL MERCHANDISE 09       | 760 CA                |                     |
| 3200 021121   |                       | Continued on Page 3 |

Please fold on the perforation below, detach and return with your payment

CHAD EDWARD

PO BOX 1656

WESTPORT

**Payment Coupon** 

Account Number 3723-163363-61001

MA 02790-0608

11/01/03

Payment Due Date: Please enter account number on all checks and correspondence.

Total New Balance To avoid additional \$ 4,324.62

\$86.00

Finance Charges on Purchases, pay New Balance before Payment

Amount enclosed

Minimum Amount Due

Due Date.

Note any address and/or telephone number change on reverse side. Unless you check here, this change will apply to all of your Card Accounts except any Corporate Card Accounts you have.

Manddaddalladladlalladahddalladad

Mail Payment to:

AMERICAN EXPRESS PO BOX 360002 FT LAUDERDALE FL 33336-0002

lalladladladladladladlaadlaaddladd

Payments: Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business of payments must be in US Dollars and drawn on a bank located in the US (other than American Express denturion and payments must be in US Dollars and drawn on a bank located in the US (other than American Express denturion and the enclosed envelope with the removated upon receipt. If payment is must be in US to Dollars and drawn on a bank located in the US (other than American Express denturion) of their location, there may be exerting the enclosed envelope with the removated upon receipt. If payment is made as check. Please do do the control of the control o

of the purchase.)

In Case of Errors or Questions About Your Electronic Transfers: Please contact us by clicking on the Customer Of the purchase.)

Service Link online at www.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at www.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone & Pay By Computer issues, or 1-800-CASH-NOW for Express Cash & automatic payment issues. You can also write to the Express Computer issues, or 1-800-CASH-NOW for Express Cash & automatic payment issues. You can also write to the Express Computer issues, or 1-800-CASH-NOW for Express Cash & automatic payment issues. You can also write to the Express Computer issues, or 1-800-CASH-NOW for Express Cash & automatic payment issues. You can also write to the Express Computer issues, or 1-800-CASH-NOW for Express Cash & automatic payment issues. You can also write to the Express Computer issues, or 1-800-CASH-NOW for Express Cash & automatic payment issues. You can also write to the Express Computer issues, or 1-800-CASH-NOW for Express Cash & automatic payment issues. You can also write to the Express the Express on the Express of the Express Cash & automatic payment issues. You can also write to the Express Cash & automatic payment issues. You can also write to the Express Cash & automatic payment issues. You can also write to the Express of Pay By Phone & Pa



To Pay By Phone 1-800-472-9297

Customer Service 1-800-430-1000 24 hours/7 days

International Collect 1-336-393-1111

Hearing Impaired (9am-5pm EST) TTY: 1-800-221-9950 FAX: 1-800-625-9090 In NY: 1-800-552-1897

SkyMiles Account Balance and Award Redemption 1-800-325-3999 www.delta.com/skymiles



#### Correspondence

Delta SkyMiles® Card from American Express CoBrand Correspondence P.O Box 297814 Ft. Lauderdale, FL 33329

Funds Access Services P.O. Box 53809 Phoenix, AZ 85072-3809

**Payments** PO BOX 360002 FT LAUDERDALE 33336-0002

Change of Address If correct on front do not use

| do not use                  |  |
|-----------------------------|--|
| Name                        |  |
| Company<br>Name             |  |
| Street Address              |  |
| City, State                 |  |
| Zip Code                    |  |
| Area Code and<br>Home Phone |  |
| Area Code and<br>Work Phone |  |
| Email                       |  |

Providing your email address to American Express will enable you to receive special offers, suited to your needs.

|             |  | Amount \$ |
|-------------|--|-----------|
|             | ty Continued                               | 28.79     |
| 3/21/03     | 1 SOUTH MAIN STREETASSONET MA              |           |
| 7           | FXACO 91004008380265302004022 09/21/03     | 42.75     |
| 0/02/03     | FE'S SUPERMARKET WESTPORT MA               |           |
| 5/22/03     | 052726599 GROCERY STORE 09/22/03           | 199.75    |
|             | ROYAL BODYCARE IRVING TX                   |           |
| <b>0, 2</b> | 3F6EF3560 75038 09/22/03                   | 57.18     |
| 0.007.003   | THE HOME DEPOT #2673N DARMOUTH MA          |           |
| 0,20,       | 026727812 BUILDING MATERIALS 09/23/03      | 223.98    |
| 0/24/02     | HEARTLANDAMERICA CHASKA MN                 |           |
| 3/2-4/00    | 079232190 GEN MERCHNDS 09/24/03            | 51.08     |
| 9/26/03     | THE HOME DEPOT #2673N DARMOUTH MA          |           |
| 19/20/03    | 027026208 BUILDING MATERIALS 09/26/03      | 34.55     |
| 9/26/03     | HI ENERGY/CIRCLE B 5089958708 MA           |           |
| J3/20/03    | 17560022 GAS/SERVICES 09/26/03             | 11.00     |
| 09/28/03    | STEAMSHIP AUTHORITY WOODS HOLE MA          |           |
| J9/20/03    | 41580 TICKETS/BOAT FARE 09/28/03           | 107.91    |
| 09/28/03    | CLASSIC CARS OAK BLUFFS MA                 |           |
| 09120103    | 0000-0928 RENTAL/SERVICE/PARTS 09/28/03    | 10.01     |
| 09/28/03    | EXXONMOBIL2609636564BUZZARDS MA            |           |
| 09/20/03    | PAY AT PUMP2609636564 09/28/03             | 9.88      |
| 09/28/03    | WALMART 2157 NORTH DARTMOU MA              |           |
| 09/20/03    | 35556357 GENERAL MERCHANDISE 09/28/03      | 10.00     |
| 09/28/03    | LAKE AVE OAK BLUFFS MA                     |           |
| 09/28/03    | EQUISHELL 11677082405273204009743 09/28/03 | 32.78     |
| 00/00/03    | THE HOME DEPOT #2673N DARMOUTH MA          |           |
| 09/29/03    | 027328698 BUILDING MATERIALS 09/29/03      | 174.14    |
| 00/20/03    | THE HOME DEPOT #2673N DARMOUTH MA          |           |
| 09/29/03    | 027328699 BUILDING MATERIALS 09/29/03      | 17.56     |
| 10/04/03    | EXXONMOBIL3401470723NORTH DA MA            |           |
| 10/04/03    | PAY AT PUMP3401470723 10/04/03             | 43.28     |
| 40/04/02    | EXXONMOBIL2609636325WESTPORT MA            |           |
| 10/04/03    | PAY AT PUMP2609636325 10/04/03             | 39.54     |
| 10/00/02    | CHILI'S GRILL#827 RAYNHAM MA               |           |
| 10/06/03    | 73391705 FOOD 10/06/03                     | 214.00    |
| 10000       | POTTING BENCH NEW BEDFORD MA               |           |
| 10/06/03    | 014624225 FLORISTS 10/06/03                | 7.6       |
| 10/00/02    | POTTING BENCH NEW BEDFORD MA               |           |
| 10/06/03    | 014624237 FLORISTS 10/06/03                | 10.0      |
| 40/07/02    | WALMART 3560 FALL RIVER'S MA               |           |
| 10/07/03    | 62368439 GENERAL MERCHANDISE 10/07/03      | 23.0      |
| 10/07/03    | THE RENGLE MEW REDEORD MA                  |           |
| 10/07/03    | 025795284 FLORISTS 10/07/03                | 148.9     |
| 10/08/03    | 966 690 2025 CA                            |           |
| 10/06/03    | 2746857 ALL PRODUCTS 10/08/03              | 39.2      |
| 10/09/03    | MA   |           |
| 10/09/03    | PAY AT PUMP2609674615 10/09/03             | 8.        |
| 10/09/0     | CITGO4899 DEMERS BROFALL RIVER MA          |           |
| 10/09/0-    | CITGO GAS/MSC97 850824899151 10/09/03      | 20.       |
| 10/10/0     | 2 130 WILLIAM S CANNINFALL RIVER MA        |           |
| 10/10/0     | SHELL OIL 91002920904284641026661 10/10/03 | 10.       |
|             | 3 THE HOME DEPOT #2673N DARMOUTH MA        |           |

| Tepared For Case 1.0                                      | )4-cv-12462-MLW  | XXXX-XXXXX                                   | 2 <sub>1801</sub> Filed   | 11/30/2004                     | Page 4 of 4<br>Page 28 of 28<br>Amount \$ |
|---|--|--|---|--------------------------------|---|
| lew Activity Continued                                    |  |  |   |                                | 26.09                                     |
| 0/11/03 THE HOME DEPO                                     | T #2673N DARMOUTH  | MA   |   |                                | _   |
| 028548675 BUILDI  | ING MATERIALS 10/11/03   |  |   |                                | 81.11                                     |
| 0/11/03 THE HOME DEPO                                     | OT #2605SOMERSET<br>WARE/HOME IMPROVE 10                           | MA<br>)/11/03                                |   |                                | 40.76                                     |
|   |  |  |   |                                |   |
| 0/12/03 Periodic FINANCE                                  |  |  |   |                                | 1,888.48                                  |
| Total of New Activity                                     | <u>'</u>   |  |   |                                |   |
|   |  |  | A I ANNULAL   | Nominal ANNUAL                 | Periodic                                  |
| Finance Charges<br>Billing days this period: 30           | Average Daily<br>Balance \$  | Daily<br>Periodic Rate                       | PERCENTAGE<br>RATE  | PERCENTAGE<br>RATE             | FINANCE<br>CHARGE                         |
| Billing days this period: 30                              |  | 0.0383%                                      | 13.99%  | 13.99%                         | 40.7                                      |
| Purchas   |  | 0.0383%                                      | 0.00%   | 18.99%                         | 0.0                                       |
| Cash Advanc   | ces 0.00   | 0.032070                                     |   |                                | 40.7                                      |
|   |  |  |   |                                |   |
|   |  |  |   |                                |   |
| Delta Rewards Progra                                      | m  |  |   |                                |   |
| Delta Rewards Program CHAD EDWARD                         | m  |  |   |                                | _   |
| Delta Rewards Program<br>CHAD EDWARD<br>3723-163363-61001 |  |  | 2711  |                                |   |
| CHAD FDWARD   | This Month Earned  | miles this month for                         |   | ourchases.                     |   |
| CHAD FDWARD   | This Month Earned  | miles this month for                         | your supermarket p  | ourchases.<br>d and get double |   |
| CHAD FDWARD   | This Month Earned You've earned DOUBLE Continue to fill up your to | ank with the Delta Si                        | your supermarket p  | d and get double               |   |
| CHAD FDWARD   | This Month Earned You've earned DOUBLE Continue to fill up your to | ank with the Delta Si<br>miles this month fo | your supermarket p<br>xyMiles® Credit Car<br>your drugstore pur | chases.                        |   |

These miles have been transferred to your Delta Air Lines SkyMiles® account.

### Case 1:04-cv-12462-MLW A Detrument 2-9 The Gold Delta SkyMiles SkyMile **Credit Card**

Sky<u>Miles</u>

Filed 11/30/Delta SkyMiles®.

For details, please see page 4

| Prepared f | or            |
|------------|---------------|
| CHAD       | <b>EDWARD</b> |

Account Number 3723-163363-61001

Closing Date 11/11/03

Page 1 of 6

| CHAD EDWARD                           |   | 3/25-10   | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,                |                                    |   |
|---------------------------------------|---|---|--|------------------------------------|---|
| Previous Balance \$ 4,324.62          | Payment Activity \$ -2,000.00   | New Activity \$ inc. Adjustments and Finance Charges if any +2,819.02 | New Balance \$ =5,143.64                               | Minimum<br>Amount Due \$<br>131.00 | Payment Due Date 12/01/03 Please refer to page 2 for important information regarding your account |
| Credit Line<br>Summary<br>on 11/11/03 | Total Credit<br>Line \$<br>4,300.00   | Available Credit<br>Line \$<br>0.00                                   | Cash Advance<br>Limit \$<br>200.00                     | Available Cash<br>Limit \$<br>0.00 |   |
|                                       | Dayman  | t Due Date  |  |                                    |   |
|                                       | nt due by Paymen  |   |  | i l -b -ragge you b                | ave incurred since the  |
| Your account is o                     | overlimit. Please p<br>statement, to avo  | pay at least \$843.6<br>oid any overlimit fe<br>d conditions that m   | 64, plus any addit<br>ees on your next s<br>aav apply. | statement. Please s                | ave incurred since the<br>see your Cardmember   |
| Agreement tot ac                      | ditional terms and  | 1 Collabora man   |  |                                    |   |
| Contact us at ww                      | Contact us at www.americanexpress.com or call Customer Service at 1-800-430-1000. |   |  |                                    |   |

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|          | To sign up for Alerts, visit ww                                      |                                     |                                  | Amount \$   |
|----------|--|-------------------------------------|----------------------------------|---|
| Activit  | * Indicates posting date   |                                     |                                  | -2,000.00   |
| 11/06/03 | PAYMENT RECEIVED - THANK YOU 11/06                                   |                                     |                                  | Amount \$   |
| New Act  | ivity for CHAD EDWARD  |                                     |                                  | -11.13  |
| 10/17/03 | THE HOME DEPOT #2673N DARMOUTH 029125667 BUILDING MATERIALS 10/17/03 | MA                                  |                                  | 42.52   |
| 10/12/03 | EXXONMOBIL2609636325WESTPORT PAY AT PUMP2609636325 10/12/03          | MA                                  |                                  | 18.87   |
| 10/15/03 | THE HOME DEPOT #2673N DARMOUTH 028930423 BUILDING MATERIALS 10/15/03 | MA                                  |                                  |   |
|          |  |                                     |                                  | Continued on Page 3   |
|          | on the perforation below, detach and return with your payment 🕴      | Account Number<br>3723-163363-61001 | Payment Due Date:<br>12/01/03    | Please enter account number on all checks and correspondence. |
| rayiik   | 110 000p=-   |                                     | Total New Balance<br>\$ 5,143.64 | To avoid additional   |

CHAD EDWARD PO BOX 1656 WESTPORT

MA 02790-0608

Minimum Amount Due \$131.00

\$ 5,143.64 Purchases, pay New Balance beforé Payment Due Date.

Note any address and/or telephone number change on reverse side. Unless you check here, this change will apply to all of your Card Accounts except any Corporate Card Accounts you have.

Manddadhdalladhallalladhdaladall

Amount enclosed

Mail Payment to:

AMERICAN EXPRESS

PO BOX 360002 FT LAUDERDALE FL 33336-0002

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Payments: Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Payments must be in its Dollars and drawn on a bank located in the US (other than American Express Centurion day. Payments must be in its Dollars and drawn on a bank located in the US (other than American Express Centurion day. Payments must be in its Dollars and drawn on a bank located in the US (other than American Express Centurion day. Payments must be in its Dollars and drawn on a bank located in the US (other than American Express Centurion day. Payments the control of the C

of the purchase.)
In Case of Errors or Questions About Your Electronic Transfers: Please contact us by clicking on the Customer In Case of Errors or Questions About Your Electronic Transfers: Please contact us by clicking on the Customer Service Link online at www.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at www.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at www.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at www.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at www.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at www.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link on the Customer of Pay By Phone & Pay By Service Link on the Customer of Pay By Phone & Pay By Service Link on the Customer of Pay By Phone & Pay By Service Link on the Service Link on the Customer of Record at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link on the Customer of Pay By Phone & Pay By Service Link on the Customer of Pay By Phone & Pay By Phone & Pay By Service Link on the Customer of Pay By Phone & Pay By Phone & Pay By Service Link on the Customer of Pay By Servic



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Customer Service 1-800-430-1000 24 hours/7 days

International Collect 1-336-393-1111

Hearing Impaired (9am-5pm EST) TTY: 1-800-221-9950 1-800-625-9090 In NY: 1-800-552-1897

SkyMiles Account Balance and Award Redemption 1-800-325-3999 www.delta.com/skymiles



#### Correspondence

Delta SkyMiles® Card from Américan Express CoBrand Correspondence P O Box 297814 Ft. Lauderdale, FL

Funds Access Services P.O. Box 53809 Phoenix, AZ 85072-3809

Payments PO BOX 360002 FT LAUDERDALE 33336-0002

Change of Address

| 901104.000                  |  |
|-----------------------------|--|
|                             |  |
| Name                        |  |
| Company<br>Name             |  |
| Street Address              |  |
| City, State                 |  |
| Zip Code                    |  |
| Area Code and<br>Home Phone |  |
| Area Code and<br>Work Phone |  |
| Email                       |  |

Providing your email address to American Express will enable you to receive special ofters, suited to your needs.

|                |  | Amount \$ |
|----------------|--|-----------|
|                | ity Continued  | 144.27    |
| 0/15/03        | THE HOME DEPOT #2605SOMERSET MA  |           |
| •,             | 028999020 HARDWARE/HOME IMPROVE 10/13/03                                 | 223.95    |
| 0/16/03        | GTI-TRAVEL AGENT PRO800-715-4440 FL                                      |           |
| 0/10/00        | 200328906 MEMBERSHIP 10/16/03  | 38.00     |
|                | FAIRHAVEN GAS FAIRHAVEN MA   |           |
| () TO/OO       | 613000579 FUEL DEALER- OIL/COAL 10/16/03                                 | 93.75     |
| 0/16/03        | THE HOME DEPOT #2673N DARMOUTH MA  |           |
| 0,10,00        | 029030291 BUILDING MATERIALS 10/16/03                                    | 83.52     |
| 0/17/03        | THE HOME DEPOT #2673N DARMOUTH MA  |           |
| 0, 1,,,,,      | 029125668 BUILDING MATERIALS 10/17/03                                    | 36.50     |
| 0/19/03        | EAIDHAVEN GAS FAIRHAVEN MA   |           |
| () i i ai to a | 619000816 FUEL DEALER- OIL/COAL 10/19/03                                 | 19.93     |
| 10/21/03       | MAINTENANCE WAREHOUS800-431-3000 CA                                      |           |
| 1012 1103      | 24046071 MAINTENANCE WAREHOUSE 10/21/03                                  | 123.55    |
| 10/21/03       | TUE HOME DEPOT #2605SOMERSET MA  |           |
| 10/21/03       | 029502021 HARDWARE/HOME IMPROVE 10/21/03                                 | 144.96    |
| 10/22/03       | LIDBAN NUTRITION INC.HOMOKEN NJ  |           |
| 10/22/03       | 0000-1022 MISC FOOD, SPECIALTY,CO 10/22/03                               | 99.39     |
| 40/04/02       | THE HOME DEPOT #2673N DARMOUTH MA  |           |
| 10/24/03       | 029827620 BUILDING MATERIALS 10/24/03                                    | 112.84    |
| 10104100       | THE HOME DEPOT #2673N DARMOUTH MA  |           |
| 10/24/03       | 029827621 BUILDING MATERIALS 10/24/03                                    | 44.02     |
|                | WOMBI ROCK UNCASVILLE CT   |           |
| 10/25/03       | 0000-1026 FOOD/BEV 10/25/03  | 39.92     |
|                | MOHEGAN SUN-THE COVEUNCASVILLE CT  |           |
| 10/25/03       | 0000-1026 FOOD/BEV 10/25/03  | 40.34     |
|                | MOHEGAN SUN LOG HOUSUNCASVILLE CT  |           |
| 10/25/03       | 0000-1026 FOOD/BEV 10/25/03  | 7.32      |
|                | THE HOME DEPOT #2673N DARMOUTH MA  |           |
| 10/27/03       | 030132391 BUILDING MATERIALS 10/27/03                                    | 39.80     |
|                | THE HOME DEPOT #2673N DARMOUTH MA  |           |
| 10/29/03       | 030326387 BUILDING MATERIALS 10/29/03                                    | 45.78     |
|                | EXXONMOBIL3401470723NORTH DA MA  |           |
| 10/30/03       | PAY AT PUMP3401470723 10/30/03   | 41.87     |
|                | THE HOME DEPOT #2673N DARMOUTH MA  | 4110      |
| 10/31/03       | 030524952 BUILDING MATERIALS 10/31/03                                    | 82.12     |
|                |  | <b>32</b> |
| 11/01/03       | SENATOR INN ACCOUNT  | 44.8      |
|                | 0 LODGING 11/01/03  O LODGING 11/01/03  ME                               | भूगा,     |
| 11/01/03       | CITGO3673 SALLEY'S MHARTLAND ME<br>CITGO GAS/MSC97 020523673182 11/01/03 | 132.5     |
|                | TX   | 102.0     |
| 11/03/03       | ROYAL BODYCARE IRVING TX<br>3FA02F007 75038 11/03/03                     | 62.9      |
|                |  | 02.0      |
| 11/03/0        | 00000511 LUMBER & BUILDING MATER 11/03/03                                | 43.7      |
|                |  | 43.1      |
| 11/03/0        | 3 WWW EBAY COMICCL 8807400FE0  | 114.4     |
| _              | 00794942 DIRECT MARKETER 11/03/03  | [14.4     |
| 11/05/0        | 3 WEST MARINE 00086 NEW BEBLOTTE   |           |
|                | 000008552 02740 11/05/03   | 29.       |
| 11/05/0        | THE HOME DEPOT #20/3N DANNOUT  |           |
|                | 031027370 BUILDING MATERIALS 11/05/03                                    | 42.       |
| 11/06/0        |  |           |

| HAD EDV     |   |                             |                        |                                     |                                      |                            |
|-------------|---|-----------------------------|------------------------|-------------------------------------|--------------------------------------|----------------------------|
| lew Activ   | vity Continued                                  | N DARMOUTH MA               |                        |                                     |                                      | 110.64                     |
| 1/07/03     | THE HOME DEPOT #26731<br>031225331 BUILDING MAT | A DVICINOCUL.               |                        |                                     |                                      | 84.78                      |
| 1/07/03     | PETCO.COM SAN D<br>000780114 PET SUPPLIES       | IEGO CA                     |                        |                                     |                                      | 42.47                      |
| 11/07/03    | 737 GAR HIGHWAY SW                              | ANSEA MA                    |                        |                                     |                                      |                            |
| 11/08/03    | TEXACO 11686220472312                           | K RI                        |                        |                                     |                                      | 64.78                      |
|             | 12476 HOME IMPROVEM<br>THE HOME DEPOT #2673     | ENT 11/08/03                |                        |                                     |                                      | 66.49                      |
| 11/10/03    | 031531840 BUILDING MA                           | TERIALS 11/10/03            |                        |                                     |                                      | 378.00                     |
| 11/10/03    | NBA-BOSTON CELTICS<br>000GSBT TICKETS 11/10     | BOSTON MA<br>/03            |                        |                                     |                                      | 29.00                      |
| 11/11/03    | OVERLIMIT FEE ASSESS                            | SMENT                       |                        |                                     |                                      | 60.60                      |
| 11/11/03    | Periodic FINANCE CHARG                          | GE                          |                        |                                     |                                      | 2,819.02                   |
| Total o     | f New Activity                                  |                             |                        |                                     |                                      |                            |
| Finance     | charges<br>s this period: 30                    | Average Daily<br>Balance \$ | Daily<br>Periodic Rate | Actual ANNUAL<br>PERCENTAGE<br>RATE | Nominal ANNUAL<br>PERCENTAGE<br>RATE | Period<br>FINANC<br>CHARGE |
| Billing day | Purchases                                       | 5,274.14                    | 0.0383%                | 13.99%                              | 13.99%<br>18.99%                     | 60.6<br>0.0                |
|             | Cash Advances                                   | 0.00                        | 0.0520%                | 0.00%                               | 18.3370                              | 60.6                       |

### Delta Rewards Program

CHAD EDWARD 3723-163363-61001

This Month Earned 4135

Continue to fill up your tank with the Delta SkyMiles® Credit Card and get double miles!

Making home improvements are doubly rewarding because you used your Delta SkyMiles® Credit Card.

These miles have been transferred to your Delta Air Lines SkyMiles® account.



Add Cards - Earn SkyMiles® - Fly Even Faster

Earn Award Travel even faster with a little help from your friends and family. Just add Additional Cards to your account--with no additional fees--and you can start earning miles on virtually every dollar they charge. You'll also share the benefits, convenience and security of the Card. Each Cardmember's charges will be itemized separately. And, because each Additional Card has its own number, only that Card will need to be replaced if it's lost or stolen.

So why wait? Give a Card to someone you care about and get ready for your next vacation. With more than one Card earning miles, you can be flying in no time.

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(CE 103944)

### **Enroll and Earn Hundreds of Miles**

Now there are hundreds of reasons to use your Delta SkyMiles® Credit Card from American Express. Between December 1-31, 2003 you can earn 100 Bonus Miles when you make a purchase of \$100 or more with your Card. Just enroll your Card at

www.americanexpress.com/deltaenroll. Then use your Card everywhere and every time you shop and watch the miles add up. <u>SkyMiles</u>

For Terms and Conditions and to enroll, visit www.americanexpress.com/deltaenroll

Enroll today at www.americanexpress. com/deltaenroll

(CE 103906)

## A New Look, New Features for the Card

The new, clear Delta SkyMiles® Credit Card has your Delta SkyMiles number right on the front of the Card, and embedded in the bar code on the back of the Card. And, soon you'll be able to scan it at Delta's self-service kiosks for faster check-in at the airport. Now, every time you go to the airport, make a reservation, stay in a hotel, or rent a car, your SkyMiles number will be easily accessible. So, you won't miss out on another opportunity to earn miles.

Delta SkyMiles number and bar code are only available to basic Cardmembers

Please visit www.americanexpress. com/delta for more details about your Delta SkyMiles Credit Card.

(CE 103907)

## Earn Triple SkyMiles® and 1,000 Bonus SkyMiles on Song



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Use your Delta SkyMiles® Credit Card to purchase Song tickets at www.flysong.comand make in-flight purchases from October 15 through December 31, 2003, and you can earn Triple SkyMiles for every eligible dollar you spend on Song. That's one extra mile in addition to the Always Double Miles® you can earn with your Card on Song. Plus, you can get 1,000 bonus miles when you make your first in-flight purchase on Song. With your Delta SkyMiles Credit Card, your next vacation is closer than you think.

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(CE 103908)

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(CE 103933)

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(CE 103925)

### **Protect your Card From Fraud at Walgreens**



Give your Card an added level of security at Walgreens by providing your billing zip code. This is a simple, easy way to increase the security of your Card. In addition to presenting your Card at the Walgreens' checkout counter, you will be asked to provide your five-digit billing zip code for every purchase. This will help us ensure that the person who is using your Card is really you. Zip Code Verification is a safety precaution that takes only a moment to complete, and provides American Express® Cardmembers with an added level of security. We assure you that your information will only be used for security verification. It will not be retained by Walgreens or used for marketing purposes.

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(CE 103910)

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(CE 103912)

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### Case 1:04-cv-12462-MLW The Gold Delta SkyMiles® **Credit Card**

**▲ Detrument 2-9** 

Filed 11/30/20 elta SkyMiles Earned This Period

For details, please see page 3

| Prepared F | or            |
|------------|---------------|
| CHAD       | <b>EDWARD</b> |

Account Number 3723-163363-61001 Closing Date 12/12/03

Page 1 of 3

| CHAD EDWARD                           |                                     | 3/20 1  |                                    |                                      |   |
|---------------------------------------|-------------------------------------|---|------------------------------------|--------------------------------------|---|
| Previous Balance \$ 5,143.64          | Payment Activity \$ -2,000.00       | New Activity \$ inc. Adjustments and Finance Charges if any +508.76 | New Balance \$ =3,652.40           | Minimum<br>Amount Due \$<br>73.00    | Payment Due Date 01/01/04 Please refer to page 2 for important information regarding your account |
| Credit Line<br>Summary<br>on 12/12/03 | Total Credit<br>Line \$<br>4,300.00 | Available Credit<br>Line \$<br>648.00                               | Cash Advance<br>Limit \$<br>200.00 | Available Cash<br>Limit \$<br>200.00 |   |
| Minimum Paymer                        | nt due by Paymen                    | t Due Date.   |                                    |                                      |   |
| Your cash advance                     | ce limit is \$200.00                | . Available baland  | ce for new cash a                  | dvance transactions                  | s is \$200.00.  |
| Contact us at ww                      | w.americanexpre                     | ss.com or call Cus  | tomer Service at                   | 1-800-430-1000.                      |   |
| Contact do di wii                     |                                     |   | DOUBLE                             | _                                    |   |

Everyday Ways to Earn Always DOUBLE MILES®
With the Delta SkyMiles® Credit Card from American Express, earning Always DOUBLE MILES every day of the year is easy. Every time you use your Card you can earn two miles for every eligible dollar you spend at supermarkets, gas stations, drugstores, home improvement and hardware stores and the U.S. Postal Service, as well as for wireless phone bill payments, Song® and Delta purchases. There's no need to enroll--it's automatically part of your Cardmembership. Always DOUBLE MILES is just one more good reason to use your Card every day--and an easy way to get closer to your next vacation. Terms and Conditions apply. For details, refer to your Cardmember agreement or visit www.americanexpress.com/delta

|          | for dotains, to to year   | Amount \$ |
|----------|---|-----------|
| Activit  | y indicates posting date  | -2,000.00 |
| 11/25/03 | PAYMENT RECEIVED - THANK YOU 11/25  | Amount \$ |
| New Act  | ivity for CHAD EDWARD   | 24.23     |
| 11/12/03 | THE HOME DEPOT #2673N DARMOUTH MA 031726072 BUILDING MATERIALS 11/12/03   | 36.93     |
| 11/12/03 | BEST 0684574701PEABODY MA<br>SUNOCO 0013364 031704519 11/12/03            | 88.79     |
| 11/13/03 | COSTCO WHOLESAL 0993AVON MA<br>201921310 GROCERY STORE/SUPERMRKT 11/13/03 |           |

Continued on Page 3 Please fold on the perforation below, detach and return with your payment Payment Due Date: Please enter account number on all checks and Account Numb 3723-163363-61001 01/01/04 correspondence. **Payment Coupon** To avoid additional **Total New Balance** Finance Charges on \$ 3,652.40 Purchases, pay New Balance before Payment CHAD EDWARD Minimum Amount Due Due Date. PO BOX 1656 \$73.00 MA 02790-0608 WESTPORT Note any address and/or telephone number change on reverse side. Unless you check here, this change will apply to all of your Card Accounts except Manddadhalladadhalladadadadadadad Amount enclosed any Corporate Card Accounts you have. AMERICAN EXPRESS PO BOX 360002 FT LAUDERDALE FL 33336-0002 Mail Payment to: Inflathatathallathalladhaaddaddaald

# Case 1:04-cv-12462-MLW SkyMiles Filed 11/30/Delta SkyMiles of 23 Credit Card For details, please see page 3

| Prepared For<br>CHAD EDWA       | ARD   | 3723-16  | Account Number<br>3363-61001                                | Closing Date 01/12/04 P  | age 1 of 3   |
|---------------------------------|---|--|---|--|--|
| Oredit Line Summary on 01/12/04 | 52.40 0.00  | New Activity \$ Adjustments and e Charges if any +579.78  ailable Credit Line \$ 68.00                           | New Balance \$ =4,232.18  Cash Advance Limit \$ 200.00      | Amount Due \$ 158.00  M In P S Available Cash Limit \$ 68.00   | ayment Due Date 2/01/04 linimum Amount Due icludes: ast due amount 73.00 his month's amount due 85.00 elease refer to page 2 or important information egarding your account              |
| Your accou                      | unt is past due. Please remit   | payment imm  | ediately.   |  |  |
| Your cash                       | advance limit is \$200.00. Ava  | ailable balanc   | e for new cash ad   | vance transactions is \$6  | 8.00.<br>  |
| Contact us                      | at www.americanexpress.com  | m or call Cust   | tomer Service at 1  | -800-430-1000.   |  |
|                                 | of the Card, and ember<br>minute searches throu-<br>for faster check-in at to<br>in a hotel, or rent a ca | skymiles cleedded in the bugh your walk<br>he airport. No<br>ir your SkyMil<br>o earn miles. \<br>Please visit \ | par code on the baset. And, you'll be a bow, every time you | Delta SkyMiles® number<br>lock of the Card, so there<br>ble to scan it at Delta's s<br>go to the airport, make<br>easily accessible. You w<br>gyMiles Credit Card, you<br>press.com/deltafor mor | elf-service kiosks<br>a reservation, stay<br>von't miss out on<br>r next vacation is   |
|                                 | * Indicator posting date  |  |   |  | Amount \$  |
| Activit                         | y<br>Payment Activity   |  |   |  | 0.00   |
|                                 | ·   |  |   |  | Amount \$  |
| Card XXXX-XXX                   | vity for CHAD EDWARD (XX3-61001  DELINQUENCY FEE ASSESSMEN  |  |   |  | 35.00  |
| 01/06/04                        | MIN PAYMENT NOT RECEIVED B  | Y DUE DATE   |   |  | 500.00   |
| 01/07/04                        | ATEC TRAINING CORP 877-6742<br>131073489 1-727-375-2700 01/07/0   | 286 FL<br>4  |   |  | 44.78  |
| 01/12/04                        | Periodic FINANCE CHARGE   |  |   |  | 579.78   |
| Total o                         | New Activity  |  |   |  |  |
|                                 | on the perforation below, detach and return with you  |  | Account Number<br>-163363-61001                             | Payment Due Date:<br>02/01/04  | correspondence.  |
|                                 |   |  |   | Total New Balance<br>\$ 4,232.18   | To avoid additional<br>Finance Charges on<br>Purchases, pay New  |
|                                 | CHAD EDWARD<br>PO BOX 1656  | MA 02  | 790-0608  | Minimum Amount Due<br>\$158.00   | Balance before Payment<br>Due Date.  |
|                                 | WESTPORT  | Ասկուհոհոհետ   |   | \$<br>Amount enclosed  | Note any address and/or telephone number change on reverse side. Unless you check here, this change will apply to all of your Card Accounts except any Corporate Card Accounts you have. |
|                                 | Mail Payment to:  |  | OX 360002<br>AUDERDALE FL                                   | 33336-0002   |  |
|                                 |   | hallad   | ludludlalladlu  | llinidddidddaidd   |  |

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International Collect 1-336-393-1111

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SkyMiles Account Balance and Award Redemption 1-800-325-3999 www.delta.com/skymiles



#### Correspondence

Delta SkyMiles® Card from American Express CoBrand Correspondence P.O Box 297814 Ft. Lauderdale, FL

Funds Access Services P.O. Box 53809 Phoenix, AZ 85072-3809

**Payments** PO BOX 360002 FT LAUDERDALE 33336-0002

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Name Company Street Address City, State Zlp Code Area Code and Home Phone Area Code and Work Phone Email

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| Finance Charges<br>Billing days this period: 31 | Average Daily<br>Balance \$  | Daily<br>Periodic Rate | Actual ANNUAL<br>PERCENTAGE<br>RATE | Nominal ANNUAL PERCENTAGE RATE | Periodic<br>FINANCE<br>CHARGE \$ |
|---|--|------------------------|-------------------------------------|--------------------------------|----------------------------------|
| Purchases  Cash Advances                        | 3,771.46<br>0.00   | 0.0383%<br>0.0520%     | 13.99%<br>0.00%                     | 13.99%<br>18.99%               | 44.78<br>0.00<br>44.78           |
| t   | ain of the periodic rates<br>d upon the prime rate i<br>Imember Agreement as | nenuncum ur arc        | ,, 00,000                           | described in your              |                                  |
|   |  |                        |                                     |                                |                                  |
| CHAD EDWARD                                     |  |                        |                                     |                                |                                  |
|   | s Month Earned   |                        | 500                                 |                                |                                  |

| The G<br>Credit                                   | Case 1:04-cv-12<br>old Delta Sk<br>L Card                      |  | ADeltument 2-9<br>SkyMile  |                               | <b>Skylliles®</b><br>deli                      | balance visita<br>a.com  |
|---|--|--|--|-------------------------------|--|--|
| Prepared For<br>CHAD EDWARD                       |  | 3723   | Account Number<br>3-163363-61001   | Closing Date 02/12/04         | Pa   | ge 1 of 3  |
| Previous Balance \$ 4,232.18  Credit Line Summary | Payment Activity \$ -20.00  Total Credit Line \$               | New Activity \$ inc. Adjustments and Finance Charges if any +86.65  Available Credit Line \$ | =4,298.83  Cash Advance Limit \$   | Available Cas                 | 9 03 Mi Inn Pa \$11 Th \$8 \$ PI 00 foo        | nyment Due Date 1/03/04 nimum Amount Due 1/udes: 1/ude |
| on 02/12/04                                       | 4,300.00   | 1.00   |  |                               | ге   | garding your account   |
| navment now.                                      |  |  | has been suspend   |                               |  |  |
| Your cash advan                                   | ice limit is \$200.00  | ). Available bal   | ance for new cash  | advance transa                | ACTIONS IS DI.                                 | 00.  |
| Contact us at ww                                  | w.americanexpre  | ss.com or call (   | Customer Service   | at 1-800-430-10<br>           |  |  |
|   | Your 2003 Year access to import make organizing merchant name, | end Summary<br>ant information<br>your expenses<br>or charge amo                             | - Now Online of Charges, availa 24 hours a day, so a snap. Download ount, view your own charges made with w.americanexpres | the Summary<br>charges, those | and print it o<br>of an Additi<br>To access vo | ut, sort by date,<br>onal Card, or<br>ur Online Year   |
| Activity Indica                                   | ates posting date  |  |  |                               |  | Amount \$  |
| 01/14/04 PAYM                                     | ENT RECEIVED ACH   | THANK YOU 01/  |  |                               |  | Amount \$  |
| 02/12/04 Periodi                                  | c FINANCE CHARGE   |  |  |                               |  | 86.65<br><b>86.65</b>  |
| Total of New                                      |  |  |  |                               |  | 86.65  |
| Please fold on the performance Payment Co         | oration below, detach and return                               |  | Account Number<br>1723-163363-61001  | <u>-</u>                      | nt Due Date:<br>03/03/04                       | Continued on Page 3 Please enter account number on all checks and correspondence.  |
|   |  |  |  | Total I                       | New Balance<br>\$ 4,298.83                     | To avoid additional<br>Finance Charges on<br>Purchases, pay New  |
|   | CHAD EDWARD<br>PO BOX 1656                                     |  | 02790-0608   | Minimum                       | Amount Due<br>\$224.65                         | Balance before Payment<br>Due Date.  |
|   | WESTPORT   |  |  | \$<br>A                       | nount enclosed                                 | Note any address and/or telephone number change on reverse side. Unless you check here, this change will apply to all of your Card Accounts excepany Corporate Card  |
|   | Mail Payment to:   | DO   | ERICAN EXPRE<br>BOX 360002<br>LAUDERDALE   |                               | 002  | Accounts you have.   |
|   |  | hil  | ladladladlallalla  | Badhaaddblald                 | 1.11   |  |

Payments: Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business and Payments must be in US Dollars and drawn on a bank located in the US (other than Assertant Express Centurion (as). Payments must be in US Dollars and drawn on a bank located in the US (other than Assertant Express Centurion (as). Payments must be in US Dollars and drawn on a bank located in the US (other than Assertant Express Centurion (as). Payments and the check. Please do Sand), and prescribed the payment of the check. Please do Sand), and prescribed the payment of the check. They will be deposited upon receipt. The payment of the check routing number, account number instead of the check serial number to your financial must be payment of the check for the payment of the check and the check serial number to your financial must be payment of the check for the payment of the check and the check serial number to your financial must be payment of the check and the payment of the check and the payment of the check Authorization for Electronic Payments Spusing the warm and check serial number to your financial must be payment of the check Authorization for Electronic Payments Spusing the warm of a draft against your accounter. Pay By Phone or any other American Express electronic payment spusing the warm of the check Authorization for Electronic Payments Spusing the warm of the check Authorization for Electronic Payments Spusing the warm of the check Authorization for Electronic Payments Spusing the warm of the payments of the payment of the check Authorization for Electronic Payments Spusing the warm of the payments of

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In Case of Errors or Questions About Your Electronic Transfers: Please contact us by clicking on the Customer In Case of Errors or Questions About Your Electronic Transfers: Please contact us by clicking on the Customer Service Link online at www.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at www.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at www.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at www.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at www.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at 1-800-IPAY-AXP for Pay By Phone & Pay By By Service Link online at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at 1-800-IPAY-AXP for Pay By Phone & Pay By By Service Link online at 1-800-IPAY-AXP for Pay By Phone & Pay By

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To Pay By Phone 1-800-472-9297

Customer Service 1-800-430-1000 24 hours/7 days

International Collect 1-336-393-1111

Hearing Impaired (9am-5pm EST) TTY: 1-800-221-9950 FAX: 1-800-625-9090 In NY: 1-800-552-1897

SkyMiles Account Balance and Award Redemption 1-800-325-3999 www.delta.com/skymiles



#### Correspondence

Delta SkyMiles® Card from American Express CoBrand Correspondence P.O Box 297814 Ft. Lauderdale, FL

Funds Access Services P.O. Box 53809 Phoenix, AZ 85072-3809

**Payments** PO BOX 360002 FT LAUDERDALE 33336-0002

Change of Address If correct on front do not use

Company Name Street Address City, State Zio Code Area Code and Home Phone Area Code and Work Phone Email

Providing your email address to American Express will enable you to receive special offers, suited to your needs.

| Finance Charges Billing days this period: 31 | Average Daily<br>Balance \$  | Daily<br>Periodic Rate | Actual ANNUAL PERCENTAGE RATE | Nominal ANNUAL PERCENTAGE RATE          | Periodic<br>FINANCE<br>CHARGE \$ |
|--|--|------------------------|-------------------------------|---|----------------------------------|
| Purchases<br>Cash Advances                   | 4,254.61<br>0.00   | 0.0657%<br>0.0657%     | 23.99%<br>0.00%               | 23.99%<br>23.99%                        | 86.65<br>0.00<br>86.65           |
| hase   | ain of the periodic rates<br>d upon the prime rate in<br>member Agreement as | dentified in the vva   | II Street Journal, as         | ose rates may vary<br>described in your |                                  |

# Case 1:04-cv-12462-MLW The Gold Delta SkyMiles® SkyMiles® Gelta.com SkyMiles® Gelta.com SkyMiles® Gelta.com

| Olegic om  |   |  |                                   |   |
|--|---|--|-----------------------------------|---|
| repared For<br>CHAD EDWARD   | 3723-   | Account Number<br>163363-61001             | Closing Date 03/13/04 P.          | age 1 of 10   |
| Previous Balance \$ Payment Activity \$ 4,298.83 0.00  | New Activity \$ inc. Adjustments and Finance Charges if any +120.57 | New Balance \$ =4,419,40                   | 312.65 M                          | Payment Due Date 4/02/04 Inimum Amount Due cludes: Past due amount 224.65 This month's amount due |
| redit Line Total Credit Line \$ Line \$ n 03/13/04 4,300.00  | Available Credit<br>Line \$<br>0.00                                 | Cash Advance<br>Limit \$<br>0.00           | Available Cash Limit \$ F 0.00 fi | 88.00 Please refer to page 2 or important information egarding your account                       |
| Effective on or around April 19, 200 Member F.D.I.C., to American Expressult of this transfer are described PIN numbers and account numbers subject to their original terms. | in the <b>Notice O</b> f some for this account                      |  |                                   |   |
| See Page 5 For An Important N  |   |  |                                   |   |
| See Page 7 For A Notice Of Ch  |   | Agreement                                  |                                   |   |
| See Page 9 For An Important F  |   |  | Alu.                              |   |
| Jrgent notice - your account is car  | ncelled. Remit p  | ayment immediate                           | ely.                              |   |
| Contact us at www.americanexpre  | ss.com or call C  | ustomer Service a                          | at 1-800-430-1000.<br>            | Amount 5  |
| Activity *Indicates posting date   |   |  |                                   | 0.00  |
| Total of Payment Activity  |   |  |                                   | Amount  |
| New Activity for CHAD EDWAR  | D   |  |                                   |   |
| Card XXXX-XXXXX3-61007   | SMENT   |  |                                   | 35.00   |
| MIN PAYMENT NOT RECEI  | VED BY DUE DATE   |  |                                   | 85.57   |
| 03/13/04 Periodic FINANCE CHARGE  Total of New Activity  |   |  |                                   | 120.57  |
| Please fold on the perforation below, detach and return  |   | Account Number<br>23-163363-61001          | Payment Due Date<br>04/02/04      | Continued on Page 3  Please enter account number on all checks and correspondence.                |
| SOWADD.  |   |  | Total New Balance<br>\$ 4,419.40  | Purchases, pay New  |
| CHAD EDWARD<br>PO BOX 1656<br>WESTPORT   | MA C  | 2790-0608                                  | Minimum Amount Due<br>\$312.65    | Due Date.  Note any address and/or telephone number change.                                       |
| Manddadhalla   | ահումեսիուհոհոհ   | dallaladl                                  | Amount enclosed                   | any Corporate Card  |
| Mail Payment to:   | DΛ  | RICAN EXPRES<br>BOX 360002<br>LAUDERDALE I | SS<br>FL 33336-0002               | Accounts you have.  |
|  | hilli   |  | հահատեհետեհաւեն                   |   |

Payments: Payments received after 12:00 noon or on westerds or helidays may not be credited until the next business day. Payments must be in US Diollars and or American Express Bank, FSB), in the enclosed envelope with the sisted by American Express Bank, FSB), in the enclosed envelope with the rent business and the control of the thing of the thing of the things of things of the things of things of the things of the things of the things of the things of the things of the things of the things of the things of the things of the things of the things of the things of the things of things of the things of the things of the things of things of the things of the things of the things of the things of the things of



To Pay By Phone 1-800-472-9297

Customer Service 1-800-430-1000 24 hours/7 days

International Collect 1-336-393-1111

Hearing Impaired (9am-5pm EST) TTY: 1-800-221-9950 FAX: 1-800-625-9090 In NY: 1-800-552-1897

SkyMiles Account Balance and Award Redemption 1-800-325-3999 www.delta.com/skymiles



#### Correspondence

Delta SkyMiles® Card from American Express CoBrand Correspondence P.O Box 297814 Ft. Lauderdale, FL

Funds Access Services P.O. Box 53809 Phoenix, AZ 85072-3809

**Payments** PO BOX 360002 FT LAUDERDALE 33336-0002

Change of Address

| 00 1101 201                 |  |
|-----------------------------|--|
| Name                        |  |
| Company<br>Name             |  |
| Street Address              |  |
| City, State                 |  |
| Zip Code                    |  |
| Area Code and<br>Home Phone |  |
| Area Code and<br>Work Phone |  |
| Email                       |  |

Providing your email address to American Express will enable you to receive special offers, suited to your needs.

# Prepared F Case 1:04-cv-12462-MLW Accomposition on the 2-9 XXXX-XXXXX3-61001 (3)/13/04 1/30/2004 Page 3 of 10 of 23

| Finance Charges Billing days this period: 30 | Average Daily<br>Balance \$   | Daily<br>Periodic Rate | Actual ANNUAL I<br>PERCENTAGE<br>RATE | Nominal ANNUAL PERCENTAGE RATE          | Periodic<br>FINANCE<br>CHARGE \$ |
|--|---|------------------------|---------------------------------------|---|----------------------------------|
| Purchases<br>Cash Advances                   | 4,341.20<br>0.00  | 0.0657%<br>0.0657%     | 23.99%<br>0.00%                       | 23.99%<br>23.99%                        | 85.57<br>0.00<br>85.57           |
| hacar  | in of the periodic rates<br>I upon the prime rate in<br>nember Agreement as | dentified in the wa    | III Oli eet Journal, as               | ose rates may vary<br>described in your |                                  |

Prepared For

### NOTICE OF PROPOSED CLASS ACTION SETTLEMENT AND HEARING THEREON

Christopher Boehr vs. American Express Centurion Bank, et al.

Superior Court of the State of California for the County of Los Angeles, Case No. BC 256499

TO: All current or former holders of credit cards or charge cards issued by American Express Travel Related Services Company, Inc. or American Express Centurion Bank, or any of their subsidiaries or affiliates or any of their predecessors (collectively, "American Express"), who at any time between August 22, 1995 and January 27, 2004 either (1) incurred finance charges or (2) incurred a late fee within one day of the posting of a payment to their account (hereinafter, "Settlement Class").

### THIS NOTICE MAY AFFECT YOUR RIGHTS — PLEASE READ IT CAREFULLY

This Notice summarizes a proposed class action settlement relating to your credit card or charge card account(s) with American Express. On January 27, 2004, this Court gave preliminary approval to the Settlement. The purpose of this notice is to describe the proposed Settlement to you and advise you of your rights.

#### Description of the Litigation

On August 21, 2001, plaintiff Christopher Boehr ("Plaintiff") filed a class action complaint (the "Boehr Action") against American Express alleging that Settlement Class members incurred additional finance charges and late fees not authorized by their agreements with American Express when their payments were received by American Express after noon or on weekends or holidays because the payments were not credited until the following business day. American Express denies any wrongdoing, and has asserted numerous defenses to both liability and damages. Among other things, American Express contends that its payment crediting practice is expressly authorized by its members. Settlement Class with agreements Nevertheless, American Express has agreed to the proposed Settlement solely to avoid the burden of further litigation. Plaintiff believes that the claims asserted in the litigation have merit, but that the proposed Settlement is fair, reasonable and in the best interest of Settlement Class members given the risk and expense of further litigation.

The Court has scheduled a hearing on July 30, 2004, at 8:30 a.m. in Department 324 of the Los Angeles County, California Superior Court, located at 600 S. Commonwealth Ave., Los Angeles, California 90005, to consider whether to grant final approval of the Settlement.

#### Terms of the Proposed Settlement

If the Settlement receives final approval, American Express will provide the following relief to the Settlement Class:

Monetary Consideration. American Express has deposited \$8,200,000 into an interest-bearing escrow account (with interest, the "Settlement Contribution"). After payment from the Settlement Contribution of escrow costs, Class Counsel's fees and costs and the incentive award approved by the Court, American Express will credit or pay (as applicable) to each member of the Settlement Class a proportional share of the Settlement Contribution provided that such member's account has not, at any time prior to the date the Settlement Contribution is distributed, been written off by American Express and/or been in collection and/or been sold for purposes of collection. Distributions

from the Settlement Contribution for corporate accounts will be paid to the corporate holder of the account rather than the individual card holders.

Distributions will be made automatically for Settlement Class members whose accounts are open or who are receiving periodic statements. Settlement Class members whose accounts are closed and who are not receiving periodic statements must submit a timely and properly completed Claim Form in order to receive a distribution from the Settlement Contribution. If you received this notice with your periodic statement, you need not submit a claim form.

Non-Monetary Consideration. American Express will amend its cardmember agreements to clarify that payments received after noon or on weekends or holidays may not be credited until the following business day. American Express also will agree to continue at least until January 27, 2006, its existing practice of not assessing late fees on revolving credit card accounts for payments received within 24 hours of the payment due date, unless there is a change in substantive law preventing maintenance of this grace period.

Attorneys' Fees. At the final approval hearing, Class Counsel will make an application to the Court for an award of attorneys' fees and costs in the amount of \$3,000,000 plus a proportional share of net interest on the Settlement Contribution. American Express will pay attorneys' fees and costs awarded by the Court not to exceed this amount. The attorneys' fees and costs will be paid out of the gross Settlement Contribution. American Express will also pay a reasonable and customary incentive award, in an amount awarded by the Court, but not exceeding \$10,000, to Plaintiff.

Based on their substantial investigation and discovery in the action, Class Counsel believe that the Settlement is fair, reasonable and in the best interests of Settlement Class members.

#### Your Rights

If the Settlement receives final approval, each member of the Settlement Class who has not obtained proper and timely exclusion from the Settlement Class, their respective heirs, executors, administrators, representatives, agents, attorneys, partners, successors, predecessors-in-interest, assigns, and any authorized users of their accounts will be deemed to have fully released and forever discharged American Express, its present, former and

future direct and indirect parent companies, affiliates, subsidiaries, agents, successors, predecessors-in-interest and/or any financial institutions, corporations, trusts or other entities that may hold or have held any interest in any account or any receivables relating to any account, or any receivables or group of receivables, or any interest in the operation or ownership of the American Express Company and all of the aforementioneds' respective officers, directors, employees, attorneys, vendors (including processing facilities) and assigns, from any and all rights, duties, obligations, claims, actions, causes of action or liabilities, whether arising under local, state or federal law, whether by statute, contract, common law or equity, whether known or unknown, suspected or unsuspected, asserted or unasserted, foreseen or unforeseen, actual or contingent and liquidated or unliquidated, as of the date of Final Judgment: (1) that arise out of or are related in any way to any or all of the acts, omissions, facts, matters, transactions or occurrences that were or could have been directly or indirectly alleged, asserted, described, set forth or referred to in the Boehr Action and relating in any way to posting and/or crediting of payments on accounts (including but not limited to claims for alleged violations of the Truth in Lending Act (including the Fair Credit Billing Act), state consumer credit or consumer protection statutes, common law prohibiting unfair or deceptive trade practices, breach of contract, fraud and misrepresentation); (2) that are, were or could have arisen out of or been related in any way to the Released Parties' practices or disclosures relating to the posting and/or crediting of payments on accounts (including but not limited to claims for finance charges or late fees); or (3) that relate to the administration of the Settlement. The releases identified in this paragraph shall be referred to as the Released Claims, and the parties released shall be referred to as the Released Parties. Without limiting the foregoing, the Released Claims specifically extend to claims that the members of the Settlement Class do not know or suspect to exist in their favor at the time that the Settlement, and the releases contained therein, becomes effective. This paragraph constitutes a waiver of, without limitation as to any other applicable law, Section 1542 of the California Civil Code, which provides as follows: A GENERAL RELEASE DOES NOT EXTEND TO CLAIMS WHICH THE CREDITOR DOES NOT KNOW OR SUSPECT TO EXIST IN HIS FAVOR AT THE TIME OF EXECUTING THE RELEASE, WHICH IF KNOWN BY HIM **AFFECTED MATERIALLY** HAVE MUST SETTLEMENT WITH THE DEBTOR.

If you do not wish to participate in the Settlement, you may exclude yourself from the Settlement Class ("OPT-OUT") by sending a letter to Boehr Settlement Administrator, P.O. Box 1692, Faribault, MN, 55021-1692, postmarked by no later than July 15, 2004. The letter must be signed and must include your full name, address and account number(s). The request must also state: "I/we request to be excluded from the Settlement in Boehr vs. American Express Centurion Bank, et al., Los Angeles County Superior Court Case No. BC 256499." By electing to "OPT-OUT": (i) you will not share in any distribution of the Settlement Contribution; (ii) you will not be bound by any further orders or judgment entered for or against the

Settlement Class; and (iii) you will preserve your ability to independently pursue any claims you may have against American Express by filing your own lawsuit at your own expense. DO NOT WRITE REQUESTING EXCLUSION IF YOU WISH TO RECEIVE A SHARE OF THE SETTLEMENT CONTRIBUTION.

Any Settlement Class member may appear at the hearing to argue that the proposed Settlement should not be approved and/or to oppose the applications of Class Counsel for attorneys' fees and costs and the incentive award. However, in order to be heard at the hearing, you must make any objection in writing and file it with the Court no later than July 15, 2004. The objection must also be mailed to each of the following and postmarked on or before July 15, 2004: Class Counsel: Brian R. Strange, Strange & Carpenter, 12100 Wilshire Blvd., Suite 1900, Los Angeles, CA 90025; Counsel to American Express: Scott M. Pearson, Stroock & Stroock & Lavan LLP, 2029 Century Park East, 18th Floor, Los Angeles, CA 90067.

### How To Obtain Additional Information

For more detailed information, you may review the Court's file during regular court hours at 600 S. Commonwealth Ave., Los Angeles, California 90005. You also may obtain a copy of the full settlement agreement by logging on to www.boehramexsettlement.com or by calling 888-568-7650, and you may contact Class Counsel at the address set forth above. PLEASE DO NOT CONTACT THE COURT OR AMERICAN EXPRESS.

This notice provides only a summary of matters relating to the Settlement. You may seek the advice and guidance of your own private attorney at your own expense if you wish.

Dated: 1/27/2004

/s/
The Honorable Victoria Chaney
Judge of the Superior Court

## **Notice of Changes to Your Agreement**

We are making Important Changes to your American Express Cardmember Agreement governing the American Express® Card Account identified on this Notice. We urge you and any Additional Cardmembers on your Account to read this Notice carefully.

The changes made to the Cardmember Agreement will become effective as indicated below. This Notice formally amends that Agreement and any contrary or conflicting language in that Agreement is replaced fully and completely. Note that the terms of your Account are subject to change (including increasing APRs and fees and changing fixed APRs to variable APRs) in accordance with the Agreement governing your Account. All terms of the Agreement not amended herein remain in full force and effect.

This is an important Notice of changes to your American Express Card Account Agreement. We recommend that you carefully review the changes, and then file this Notice for future reference. If you have questions regarding this Notice, please call the telephone number listed on the back of your American Express Card.

## Over-limit Fee (Effective with billing periods ending on or after May 8, 2004)

We are increasing the Over-limit Fee to \$35 if you exceed the total credit line on your Account. Accordingly, we are amending the Other Fees section of your Cardmember Agreement by replacing the "\$29" applicable to Over-limit Fees with "\$35."

We are increasing the fee to \$38 whenever any check, similar instrument, electronic payment order that we receive, or a check presented at an American Express Travel Services Office or other authorized location is not honored by your bank or other financial institution. Accordingly, we are amending the Other Fees section of your Cardmember Agreement applicable to Dishonored Payments by replacing "\$29" with "\$38." We are also replacing the "\$29" with "\$38" in the Payments for Cash Transactions section of your "Agreement between Cardmember and American Express Travel Related Services Company, Inc. Concerning Electronic Funds Transfer Services."

## Balance Transfer and Convenience Check Fee (Effective May 8, 2004)

We are adding a fee on Balance Transfers and convenience checks posted to the Cash Advance balance. We will impose a transaction fee equal to 3% of the amount of the Balance Transfer or convenience check, with a \$5 minimum and no maximum for all convenience and Balance Transfer checks posted to the Cash Advance balance. Accordingly, your Cardmember Agreement is revised to substitute the section entitled Convenience Check Usage/Balance Transfer Transaction Fee, included in the Other Fees section, with the following section:

"Unless otherwise disclosed in a Promotional Offer, we will charge a transaction fee for each Balance Transfer and each convenience check drawn on your Account. This fee, a Finance Charge, will be 3% of the amount of the convenience check or Balance Transfer, with a minimum of \$5 and a maximum of \$50. However, no maximum will apply to the fee for Balance Transfer or convenience checks made payable to cash or to you, a bank, brokerage or similar asset account. This fee will be added to the same Purchase or Cash Advance balance as the convenience check transaction or Balance Transfer."

We are increasing the fee for copies of billing statements to \$5 per statement copy requested. Accordingly, we are amending the Other Fees section of your Cardmember Agreement applicable to copies of statements by replacing "\$3" with "\$5."

APR Applicable to Accounts (The changes in these sections will become effective as noted below) We are amending the Finance Charges section of your Cardmember Agreement as follows:

Determining the Prime Rate Applicable to Your Account: Effective with billing periods ending in June 2004, we are changing the timing of when we determine the Prime Rate used to calculate the variable APRs applicable to your Account to the higher of the 1st or 25th day of the month prior to the month in which your billing period ends.

- (i) Effective with billing periods ending in June 2004, we are changing the Default Rate from a fixed APR of 23.99% to a variable APR equal to the Prime Rate plus 21.99%. This change will apply to Accounts that are at the Default Rate as of the effective date as well as Accounts that go into default in the future.
- (ii) Effective with billing periods ending in May 2004, we are also revising the circumstances in which the Default Rate will apply to your Account.

Accordingly, we are replacing subsections C and D of the Finance Charges section of your Agreement with the following:

"C. The "Prime Rate" is determined once with respect to each billing period, and applies to the entire billing period. The Prime Rate for billing periods ending in any calendar month is the highest Prime Rate published in the Money Rates section (or successor section) of The Wall Street Journal on the 1st or 25th day (or, in each case, if such date is not a business day, the next business day) of the prior calendar month. If The Wall Street Journal ceases publication or does not publish the Prime Rate on either of those dates, we may refer to the Prime Rate published in any other newspaper of general circulation in New York, New York, or we may substitute a similar reference rate at our sole discretion.

Prepared For CHAD EDWARD

> D. Notwithstanding the foregoing, the DPR (and corresponding APR) on all balances will increase to the Default Rate if during the Review Period (i) payment of your Minimum Amount Due is not credited to your Account by the Payment Due Date in any two billing periods, (ii) a payment on your Account is not honored by your bank or other financial institution, or (iii) you exceed any designated credit limit on your Account three or more times. The "Review Period" is the period, constituting approximately one year, of twelve consecutive billing periods ending with the Closing Date of the current billing period, whether or not you received a statement for each such billing period. If the Default Rate is applied, it will apply to your Account for a minimum of twelve consecutive billing periods, beginning with the current billing period. The Default Rate is a DPR which corresponds to an APR equal to the Prime Rate plus 21.99%."

## Monthly Payment-Minimum Amount Due (Effective with billing periods ending in June 2004)

We are changing the calculation of the Minimum Amount Due on your Account. In some cases, as described below, we will increase the Minimum Amount Due by \$15. Accordingly, we are replacing the third paragraph of your Agreement entitled Billing Statements/Minimum Amount Due with the following:

"Each billing statement will reflect a Minimum Amount Due. Payment is due by the time and date shown and in the manner prescribed on the statement. To calculate the Minimum Amount Due we will add together the following:

- (1) any amount past due;
- (2) the greatest of:
- 1/50th of the New Balance on the Closing Date of the billing statement (the calculation of which is rounded to the nearest whole dollar) (for purposes of this calculation we exclude from the New Balance any over-limit fee added to your Account during the billing period),
  - the current billed Finance Charges, or
  - \$15 (or the New Balance if it is less than \$15); and
- (3) any over-limit fee added to your Account during the billing period.

If the greatest of the three calculations in section (2) above is the current billed Finance Charges, then we will add \$15 to the calculation of the Minimum Amount Due. At our option, we may also include in the Minimum Amount Due all or part of other fees incurred during the billing period and any part of the New Balance in excess of your credit line.

The Minimum Amount Due will not exceed the New Balance. You may pay more than the Minimum Amount Due, up to the entire outstanding balance, at any time."

## Other Important Information About Your Account

This notice is to inform you about how you should notify us of errors or questions regarding any electronic fund transfers you initiate using your American Express Card or electronic payments you make to American Express using Pay By Phone, Pay By Computer, or any other American Express electronic payment service.

In case of errors or questions about your Electronic Transfers, please telephone us at 1-800-IPAY-AXP for Pay By Phone and Pay By Computer questions, and at 1-800-CASH-NOW for Express Cash and Automatic Payment questions. Alternatively, you may write to us at the Express Cash Operations address indicated on your billing statement or E-mail us by clicking on the Customer Service Link online at www.americanexpress.com. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared or question arose. When you contact us, please provide the following information:

- (1) Tell us your name and account number.
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the date and dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days of the call. We will determine whether an error occurred within 10 business days and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide we need up to 45 days, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. For errors involving new accounts, point-of-sale or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

## An Important Notice Concerning Cardmember Privacy

This Privacy Notice is addressed to United States holders of personal American Express® Charge Cards or accounts, Optima® Cards or accounts, and other personal credit card accounts that we issue, and to United States holders of business charge and credit cards from OPEN: The Small Business Network from American Express. This Notice explains how we collect and safeguard information about you and how to tell us your opt out choices. In this Notice, American Express Travel Related Services Company, Inc., American Express Centurion Bank, and American Express Bank, FSB are called "American Express," "we," "our," and "us." The cards and accounts that we issue are called "Cards" or "Card accounts." Holders of those Card accounts are called "Cardmembers" or "you." "Affiliates" refers to other companies in the American Express family, related to us by common control or ownership.

### What Information Do We Collect?

We obtain information about you from a variety of sources. You provide us with information about yourself, for example by completing Card applications. This includes your name, address, social security number, and income and asset information. Your use of the Card and your other transactions with us and our Affiliates provide us with additional information, such as your spending and payment history.

Other sources, such as credit reporting agencies and providers of marketing information, furnish us with additional information about your credit history, purchasing preferences, and other matters. We also obtain information in connection with our efforts to protect against fraud. We call all of this information "Cardmember Information."

### What Do We Do with This Information?

3723-163363-61001

We use Cardmember Information in connection with delivering products and services to you. To do this it is often necessary to share it with our Affiliates and other companies we work with. These include companies that manage Card accounts, offer affinity, frequent-user, and reward programs, companies that perform marketing services and other business operations for us, and companies whose products or services are provided as a benefit of your Card account. We may also share Cardmember Information with other financial

institutions with whom we jointly offer products and services. And we may disclose it to other third parties as permitted by law. For example, we disclose Cardmember Information in response to subpoenas, to credit reporting agencies, and to help prevent fraud.

#### **Your Opt Out Choices**

You have "opt out" choices about offers that may be sent to you and how those offers may be delivered to you. You may also opt out from certain disclosures of Cardmember Information. Your opt out choices and how to opt out are explained below.

### Offers for Products and Services of Other Companies

We work with other companies, such as merchants that accept the Card, so that you may receive offers for their products and services. We use Cardmember Information to help make these offers more relevant and valuable to you. If you respond to one of these offers, the other company will know certain information about you, such as your name, that you are a Cardmember, and that you met the qualifications established for the offer.

Your choice: You may opt out from receiving these offers by calling us at 800-297-8378 or by filling out the attached form and returning it to the address on the form. You may also include the form with your regular payment.

Please Note: You may receive additional privacy notices that provide information and different opt out choices for other Card accounts that are applicable only to those accounts.

| than<br>you<br>Expr | don't need to respond unless you want to one<br>less along with your payment coupon using the<br>ement.   | nge<br>ne pa | your choices. Return this form to American   | If you do not have a payment envelope, mail your response to:  American Express |
|---------------------|---|--------------|--|---|
|                     | Offers for Products and Services of Other Companies  Do not send me offers for products and services of other companies.  |              | and Services  Mail: Do not mail me offers for American  Express products and services.     | Cardmember Information Services P.O. Box 299836 Ft. Lauderdale                  |
|                     | Credit Information Provided to Our Affiliates Do not share credit-related information about me (except as described in this Notice) with American Express Affiliates. |              | <b>Telephone Offers:</b> Do not contact me by telephone to offer me products and services. | FL 33329-9836   |
| Ac                  | count Number  |              |  | MU/1LE/0304<br>FDR 706671<br>T5047  |

### Offers for American Express Products and Services

We may mail you offers for American Express products and services.

Your choice: To opt out from receiving these mailings, call us at 800-297-8378 or fill out the attached form and return it to the address on the form. You may also include the form with your regular payment.

#### **Telephone Offers**

We may contact you by telephone about our products and services or those that we offer with our business partners.

Your choice: To opt out from receiving telephone offers, call us at 800-297-8378 or fill out the attached form and return it to the address on the form. You may also include the form with your regular payment.

### Information We Share with Our Affiliates

Our Affiliates include financial advisors, publishers, insurers, and travelers cheques issuers. American Express Travel Related Services Company, Inc., and American Express Centurion Bank, and American Express Bank, FSB are Affiliates of each other. We may disclose certain Cardmember Information to our Affiliates to provide services for your Card account and to develop and send you offers for their products and services. We are permitted by law to share with our Affiliates information about our transactions and experiences with you, such as your payment history. But you can opt out of our sharing with our Affiliates other credit-related information (such as your credit history as shown on a consumer report).

#### Your Choice:

To opt out from our sharing credit-related information with our Affiliates (except as permitted by law) call us at 800-297-8378 or fill out the attached form and return it to the address on the form. You may also include the form with your regular payment.

#### E-Mail Offers

We may send you e-mail offers for our products and services, and those of our Affiliates and other companies we work with. We don't share e-mail addresses with other companies for them to market their own products and services to you.

Your choice: To opt out from receiving these e-mail offers, enter your preferences at the "Set E-Mail Preferences' page of our Internet Privacy Statement at www.americanexpress.com/preferences.

Additional Information About Your Opt Out Choices If you are the primary Cardmember on your Card account, your opt out choices will also apply to any other Cardmembers on your Card account. If you opt out, we may still include notices and information about the Card and other products and services when communicating with you about your Card account and related products and services.

#### Information Security

We take commercially reasonable physical, electronic and procedural steps to help safeguard Cardmember Information.

#### Former Customers

If you cancel your Card, or your Card account(s) are closed, we will continue to treat and safeguard Cardmember Information about you as described in this Notice.

### For Vermont Cardmembers Only

If your Card account has a Vermont billing address, we will automatically treat your account as if you had checked the lower-left hand box on the attached opt out form. We may share your name and contact information, and information about our transactions or experiences with you, with financial institutions with whom we jointly offer financial products and services and with our Affiliates. This Notice describes opt out choices about certain other uses of Cardmember Information.

### Case 1:04-cv-12462-MLW The Gold Delta SkyMiles® **Credit Card**

**▲Detrument 2-10** SkyMiles

Filed 11/30/Delta SkyMiles® 23

For details, please see page 4

| Prepared f | or     |
|------------|--------|
| CHAD       | EDWARD |

Account Number 2723-163363-61001 Closing Date 11/11/03

Page 1 of 6

| Prepared For<br>CHAD EDWARD           |                                     | 3723-16   | 3363-61001                         | 11/11/03                           | Page 1 of 6   |
|---------------------------------------|-------------------------------------|---|------------------------------------|------------------------------------|---|
| Previous Balance \$ 4,324.62          | Payment Activity \$ -2,000.00       | New Activity \$ inc. Adjustments and Finance Charges if any +2,819.02 | New Balance \$ =5,143.64           | Minimum<br>Amount Due \$<br>131.00 | Payment Due Date<br>12/01/03<br>Please refer to page 2<br>for important information<br>regarding your account |
| Credit Line<br>Summary<br>on 11/11/03 | Total Credit<br>Line \$<br>4,300.00 | Available Credit<br>Line \$<br>0.00                                   | Cash Advance<br>Limit \$<br>200.00 | Available Cash<br>Limit \$<br>0.00 |   |
| Minimum Paymen                        |                                     |   | d by any addit                     | ional charges vou h                | ave incurred since the  |
| date of this billing                  | ditional terms and                  | conditions that m   | ay apply.                          |                                    | ave incurred since the see your Cardmember  |
| Contact us at www                     | w.americanexpres                    | s.com or call Cus   | stomer Service at                  | 1-800-430-1000.                    |   |

Sign Up for American Express Alerts
Get important information about your account delivered to you--whenever and wherever. With American Express Alerts, you can choose to be notified when your payment is due or received, you are approaching your line of credit/spending limit, and when irregular account activity is detected. Alerts can be sent to your e-mail address, mobile phone, pager or PDA.

To sign up for Alerts, visit www.americanexpress.com/alerts

|          |   |   |                                  | Amount \$  |
|----------|---|---|----------------------------------|--|
| Activit  | Indicates posting date  |   |                                  | -2,000.00  |
| 1/06/03  | PAYMENT RECEIVED - THANK YOU  | J 11/06   |                                  | Amount \$  |
| New Act  | ivity for CHAD EDWARD   | ***   |                                  | -11.13   |
| 0/17/03  | THE HOME DEPOT #2673N DARMO<br>029125667 BUILDING MATERIALS 1       | DUTH MA<br>10/17/03                                 |                                  | Credit 42.52   |
| 0/12/03  | EXXONMOBIL2609636325WESTPO<br>PAY AT PUMP2609636325 10/12/03        | RT MA   |                                  | 18.87  |
| 10/15/03 | THE HOME DEPOT #2673N DARMO<br>028930423 BUILDING MATERIALS         | DUTH MA   |                                  |  |
|          |   |   |                                  | Continued on Page 3  |
|          | d on the perforation below, detach and return with your pent Coupon | Account Number 3723-163363-61001                    | Payment Due Date:<br>12/01/03    | Please enter account number on all checks an correspondence.   |
| <b>,</b> | •   |   | Total New Balance<br>\$ 5,143.64 | To avoid additional<br>Finance Charges on<br>Purchases, pay New  |
|          | CHAD EDWARD<br>PO BOX 1656  |   | Minimum Amount Due<br>\$131.00   | Balance before Paymen<br>Due Date.   |
|          | WESTPORT  | MA 02790-0608                                       |                                  | Note any address and/o<br>telephone number chan<br>on reverse side. Unless                               |
|          | Maaddaddalladhad  |   | Amount enclosed                  | you check here, this change will apply to all your Card Accounts exany Corporate Card Accounts you have. |
|          | Mail Payment to:  | AMERICAN EXPRES<br>PO BOX 360002<br>FT LAUDERDALE F | S<br>L 33336-0002                |  |
|          |   |   |                                  |  |

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Payments: Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Payments must be in its Dollars and drawn on a bank located in the US (other than American Express Centurion day. Payments must be in its Dollars and drawn on a bank located in the US (other than American Express Centurion day. Payments must be in its Dollars and drawn on a bank located in the US (other than American Express Centurion day. Payments must be in its Dollars and drawn on a bank located in the US (other than American Express Centurion day. Payments the control of the C

of the purchase.)
In Case of Errors or Questions About Your Electronic Transfers: Please contact us by clicking on the Customer In Case of Errors or Questions About Your Electronic Transfers: Please contact us by clicking on the Customer Service Link online at www.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at www.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at www.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at www.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at www.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at www.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link on the Customer of Pay By Phone & Pay By Service Link on the Customer of Pay By Phone & Pay By Service Link on the Customer of Pay By Phone & Pay By Service Link on the Service Link on the Customer of Record at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link on the Customer of Pay By Phone & Pay By Service Link on the Customer of Pay By Phone & Pay By Phone & Pay By Service Link on the Customer of Pay By Phone & Pay By Phone & Pay By Service Link on the Customer of Pay By Servic



To Pay By Phone 1-800-472-9297

Customer Service 1-800-430-1000 24 hours/7 days

International Collect 1-336-393-1111

Hearing Impaired (9am-5pm EST) TTY: 1-800-221-9950 1-800-625-9090 In NY: 1-800-552-1897

SkyMiles Account Balance and Award Redemption 1-800-325-3999 www.delta.com/skymiles



#### Correspondence

Delta SkyMiles® Card from Américan Express CoBrand Correspondence P O Box 297814 Ft. Lauderdale, FL

Funds Access Services P.O. Box 53809 Phoenix, AZ 85072-3809

Payments PO BOX 360002 FT LAUDERDALE 33336-0002

Change of Address

Name Company Street Address City, State Zip Code Area Code and Home Phone Area Code and Work Phone

Providing your email address to American Express will enable you to receive special ofters, suited to your needs.

|           |  | Amount \$                               |
|-----------|--|---|
| lew Activ | ity Continued                              | 144.27                                  |
|           | THE HOME DEPOT #2605SOMERSET MA            |   |
| 0/15/03   | 028999020 HARDWARE/HOME IMPROVE 10/15/03   | 223.95                                  |
|           | GTI-TRAVEL AGENT PRO800-715-4440 FL        |   |
| 0/16/03   | 200328906 MEMBERSHIP 10/16/03              | 38.00                                   |
|           | FAIRHAVEN GAS FAIRHAVEN MA                 |   |
| 0/16/03   | 613000579 FUEL DEALER- OIL/COAL 10/16/03   | 93.75                                   |
|           | THE HOME DEPOT #2673N DARMOUTH MA          |   |
| 0/16/03   | 029030291 BUILDING MATERIALS 10/16/03      | 83.52                                   |
|           | THE HOME DEPOT #2673N DARMOUTH MA          |   |
| 10/17/03  | 029125668 BUILDING MATERIALS 10/17/03      | 36.50                                   |
|           | FAIRHAVEN GAS FAIRHAVEN MA                 |   |
| 10/19/03  | 619000816 FUEL DEALER- OIL/COAL 10/19/03   | 19.93                                   |
|           | MAINTENANCE WAREHOUS800-431-3000 CA        |   |
| 10/21/03  | 24046071 MAINTENANCE WAREHOUSE 10/21/03    | 123.55                                  |
|           | THE HOME DEPOT #2605SOMERSET MA            |   |
| 10/21/03  | 029502021 HARDWARE/HOME IMPROVE 10/21/03   | 144.96                                  |
|           | URBAN NUTRITION INC.HOMOKEN NJ             | *************************************** |
| 10/22/03  | 0000-1022 MISC FOOD, SPECIALTY,CO 10/22/03 | 99.39                                   |
|           | THE HOME DEPOT #2673N DARMOUTH MA          | 33.00                                   |
| 10/24/03  | 029827620 BUILDING MATERIALS 10/24/03      | 112.84                                  |
|           | 029827620 BUILDING WATERIALS TO USE        | 112.04                                  |
| 10/24/03  | THE HOME DEPOT #20/3N DANMOOTT             | 44.02                                   |
|           | 029827621 BUILDING MATERIALS 10/24/03      | 44.02                                   |
| 10/25/03  | WOMBI ROCK UNCASVIECE -                    | 39.92                                   |
|           | 0000-1026 FOOD/BEV 10/25/03                | 35.52                                   |
| 10/25/03  | MOHEGAN SUN-THE COVEDNOASVICES             | 40.34                                   |
|           | 0000-1026 FOOD/BEV 10/25/03                | 40.34                                   |
| 10/25/03  | MOHEGAN SUN LOG HOUSONGASVILLE             | 7.32                                    |
|           | 0000-1026 FOOD/BEV 10/25/03                | 1.32                                    |
| 10/27/03  | THE HOME DEPOT #20/3N DAKINGO //           | 20.00                                   |
|           | 030132391 BUILDING MATERIALS 10/27/03      | 39.80                                   |
| 10/29/03  | THE HOME DEPOT #20/3N DARWING              |   |
|           | 030326387 BUILDING MATERIALS 10/29/03      | 45.78                                   |
| 10/30/03  | EXXONMOBIL3401470723NORTH DA MA            |   |
|           | PAY AT PUMP3401470723 10/30/03             | 41.87                                   |
| 10/31/03  | THE HOME DEPOT #2673N DARMOUTH MA          |   |
| . —       | 030524952 BUILDING MATERIALS 10/51/03      | 82.12                                   |
| 11/01/03  | SENATOR INN AUGUSTA ME                     |   |
| ,         | 0 LODGING 11/01/03                         | 44.82                                   |
| 11/01/0   | CITGO3673 SALLEY'S MHARTLAND ME            |   |
| 1         | CITGO GAS/MSC97 020523673182 11/01/03      | 132.50                                  |
| 11/03/0   | ROYAL BODYCARE IRVING TX                   |   |
| ,,,,,,    | 3FA02F007 75038 11/03/03                   | 62.9                                    |
| 11/03/0   | BARGAIN OUTLET-401 NEW BEDFORD MA          |   |
| 1 170010  | 00000511 LUMBER & BUILDING MATER 11/03/03  | 43.7                                    |
| 11/03/0   | 3 WWW.EBAY.COM/CC/ 8887493229 CA           |   |
| 11/03/0   | 00794942 DIRECT MARKETER 11/03/03          | 114.4                                   |
| 44/05/    | THE COOSE NEW REDFORD MA                   |   |
| 11/05/0   | 000008552 02740 11/05/03                   | 29.                                     |
| (OF)      | DEDOT #2673N DARMOUTH MA                   |   |
| 11/05/    | 031027370 BUILDING MATERIALS 11/05/03      | 42.                                     |
|           |  | . <del>-</del> .                        |
| 11/06/    | 031124827 BUILDING MATERIALS 11/06/03      |   |
|           | 031124827 BUILDING MATERIALS THOUGH        |   |

|             | WARD  |                                |                        |                                     | _                                    |                              |
|-------------|---|--------------------------------|------------------------|-------------------------------------|--------------------------------------|------------------------------|
| ew Acti     | vity Continued                                  | N DARMOUTH M                   | ^                      |                                     |                                      | 110.64                       |
| 1/07/03     | THE HOME DEPOT #2673I<br>031225331 BUILDING MAT | ERIALS 11/07/03                |                        |                                     |                                      | 84.78                        |
| 1/07/03     | PETCO.COM SAN D<br>000780114 PET SUPPLIES       | S/ACCESS 11/07/03              |                        |                                     |                                      | 42.47                        |
| 1/07/03     | 737 GAR HIGHWAY SW<br>TEXACO 11686220472312     | ANSEA MA<br>205012759 11/07/03 |                        |                                     |                                      | 64.78                        |
| 1/08/03     | LOWES WARWIC<br>12476 HOME IMPROVEM             | ENT 11/08/03                   |                        |                                     |                                      | 66.49                        |
| 1/10/03     | THE HOME DEPOT #2673<br>031531840 BUILDING MA   | TERIALS 11/10/03               | 1A<br>                 |                                     |                                      | 378.00                       |
| 1/10/03     | NBA-BOSTON CELTICS<br>000GSBT TICKETS 11/10     | BOSTON MA<br>/03               |                        |                                     |                                      | 29.00                        |
| 11/11/03    | OVERLIMIT FEE ASSESS                            |                                |                        |                                     |                                      | 60.60                        |
| 11/11/03    | Periodic FINANCE CHARG                          |                                |                        |                                     |                                      | 2,819.02                     |
| Total o     | f New Activity                                  |                                |                        |                                     |                                      |                              |
| Finance     | e Charges<br>rs this period: 30                 | Average Daily<br>Balance \$    | Daily<br>Periodic Rate | Actual ANNUAL<br>PERCENTAGE<br>RATE | Nominal ANNUAL<br>PERCENTAGE<br>RATE | Periodi<br>FINANCI<br>CHARGE |
| Billing uay | Purchases                                       | 5,274.14                       | 0.0383%                | 13.99%                              | 13.99%<br>18.99%                     | 60.6<br>0.0                  |
|             | Cash Advances                                   | 0.00                           | 0.0520%                | 0.00%                               | 10.5570                              | 60.6                         |

Continue to fill up your tank with the Delta SkyMiles® Credit Card and get double miles!

Making home improvements are doubly rewarding because you used your Delta SkyMiles® Credit Card.

These miles have been transferred to your Delta Air Lines SkyMiles® account.

4135

CHAD EDWARD 3723-163363-61001

This Month Earned



Add Cards - Earn SkyMiles® - Fly Even Faster

Earn Award Travel even faster with a little help from your friends and family. Just add Additional Cards to your account--with no additional fees--and you can start earning miles on virtually every dollar they charge. You'll also share the benefits, convenience and security of the Card. Each Cardmember's charges will be itemized separately. And, because each Additional Card has its own number, only that Card will need to be replaced if it's lost or stolen.

Apply for your Additional Card today at www.americanexpress. com/addgoldcard

(CE 103944)

So why wait? Give a Card to someone you care about and get ready for your next vacation. With more than one Card earning miles, you

can be flying in no time.

**Enroll and Earn Hundreds of Miles** 

Now there are hundreds of reasons to use your Delta SkyMiles® Credit Card from American Express. Between December 1-31, 2003 you can earn 100 Bonus Miles when you make a purchase of \$100 or more with your Card. Just enroll your Card at

www.americanexpress.com/deltaenroll. Then use your Card everywhere and every time you shop and watch the miles add up.

For Terms and Conditions and to enroll, visit www.americanexpress.com/deltaenroll

Enroll today at www.americanexpress. com/deltaenroll

(CE 103906)

A New Look, New Features for the Card

The new, clear Delta SkyMiles® Credit Card has your Delta SkyMiles number right on the front of the Card, and embedded in the bar code on the back of the Card. And, soon you'll be able to scan it at Delta's self-service kiosks for faster check-in at the airport. Now, every time you go to the airport, make a reservation, stay in a hotel, or rent a car, your SkyMiles number will be easily accessible. So, you won't miss out on another opportunity to earn miles.

Delta SkyMiles number and bar code are only available to basic Cardmembers

Please visit www.americanexpress. com/delta for more details about your Delta SkyMiles Credit Card.

(CE 103907)

Earn Triple SkyMiles® and 1,000 Bonus SkyMiles on Song



**▲ Delta** 

▲ Delta

▲ Delta

<u>SkyMiles</u>

<u>SkyMiles</u>

<u>SkyMiles</u>

Use your Delta SkyMiles® Credit Card to purchase Song tickets at www.flysong.comand make in-flight purchases from October 15 through December 31, 2003, and you can earn Triple SkyMiles for every eligible dollar you spend on Song. That's one extra mile in addition to the Always Double Miles® you can earn with your Card on Song. Plus, you can get 1,000 bonus miles when you make your first in-flight purchase on Song. With your Delta SkyMiles Credit Card, your next vacation is closer than you think.

Restrictions, visit www.americanexpress. com/deltaoffers

for complete Terms,

Conditions and

For more information and

(CE 103908)

Terms and Conditions apply. For complete Terms and Conditions, please visit: www.americanexpress.com/deltaoffers

This Year, Give American Express® Gift Cards



Gift Cheques Unlike most store gift cards or certificates, American Express Gift Cards can be used in over a million places. They let the people you care about get exactly what they really want--whether it's a good book or a digital camera. American Express Gift Cards are ideal for everyone on your list. They are great for holidays, birthdays, weddings or even just to say, "Thank You." Gift Cards are available in a variety of pre-paid denominations and come packaged with a personalized message from you.

Give an American Express Gift Card. It can be the perfect gift for everyone on your list! Available online at www.american express.com/gift

(CE 103933)

Subject to daily purchase limits. Terms and Conditions for recipient may apply.

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

## Verify your Charges Before they Appear on your Bill



Sign up to view your account online and start checking your most recent charges anytime and anywhere you want. It's a convenient option that allows you to view your statement and complete your American Express transactions in a matter of seconds. For added convenience, you can even pay your bill online. You'll get an instant payment confirmation as soon as you're through. Plus, your account information is protected by state-of-the-art encryption technology-so you can always feel secure about making transactions online.

Sign up today at www.americanexpress. com/mycardaccount

(CE 103925)

### **Protect your Card From Fraud at Walgreens**



Give your Card an added level of security at Walgreens by providing your billing zip code. This is a simple, easy way to increase the security of your Card. In addition to presenting your Card at the Walgreens' checkout counter, you will be asked to provide your five-digit billing zip code for every purchase. This will help us ensure that the person who is using your Card is really you. Zip Code Verification is a safety precaution that takes only a moment to complete, and provides American Express® Cardmembers with an added level of security. We assure you that your information will only be used for security verification. It will not be retained by Walgreens or used for marketing purposes.

For more information on Zip Code Verification, please call the American Express Customer Service number on the back of your Card.

(CE 103910)

### Visit www.brothermall.com for Savings!



Can't locate that certain accessory or supply for your Brother product, then shop at **www.brothermall.com**where you'll find genuine Brother supplies and accessories. Check out our Factory Outlet with over 1,000 items to choose from, including specially priced closeouts, and great deals on new and refurbished products.

Visit www.brothermall.com

To receive offer mention promotional code **BMAE**.

(CE 103912)

Our store is open 24 hours a day, 7 days a week. Call now toll-free **1-888-879-3232**or visit us online at **www.brothermall.com**. Orders over \$50 placed before December 31, 2003, receive FREE ground shipping. To receive offer mention promotional code **BMAE**.

### Case 1:04-cv-12462-MLW The Gold Delta SkyMiles **Credit Card**

**△Decument 2-10** 

Filed 11/30/Delta SkyMiles®.

For details, please see page 3

| Prepared F | -or           |
|------------|---------------|
| CHAD       | <b>EDWARD</b> |

Account Number 3723-163363-61001 Closing Date 12/12/03

Page 1 of 3

| CHAD EDWARD                           |                                     | 3/23-10   | JJJ0J-0 100 i                      | ( <u> </u>                           | •   |
|---------------------------------------|-------------------------------------|---|------------------------------------|--------------------------------------|---|
| Previous Balance \$ 5,143.64          | Payment Activity \$ -2,000.00       | New Activity \$ inc. Adjustments and Finance Charges if any +508.76 | New Balance \$ = 3,652.40          | Minimum<br>Amount Due \$<br>73.00    | Payment Due Date 01/01/04 Please refer to page 2 for important information regarding your account |
| Credit Line<br>Summary<br>on 12/12/03 | Total Credit<br>Line \$<br>4,300.00 | Available Credit<br>Line \$<br>648.00                               | Cash Advance<br>Limit \$<br>200.00 | Available Cash<br>Limit \$<br>200.00 |   |
| Minimum Paymer                        | nt due by Payment                   | Due Date.   |                                    | •                                    |   |
| - JVIIIIIIIIIIIII T dymo.             | " " '- COO OO                       | Avoilable haland  | ce for new cash a                  | dvance transaction                   | s is \$200.00.  |
| Your cash advan                       | ce limit is \$200.00.               | Available balance   | 0 10. 10.                          | 4 900 430 1000                       |   |
| Contact us at ww                      | w.americanexpres                    | s.com or call Cus   | tomer Service at                   | 1-600-430-1000.                      |   |
|                                       | Everyday Way                        |   |                                    |                                      | Always DOUBLE MILES   |

With the Delta SkyMiles® Credit Card from American Express, earning Always DOUBLE MILES every day of the year is easy. Every time you use your Card you can earn two miles for every eligible dollar you spend at supermarkets, gas stations, drugstores, home improvement and hardware stores and the U.S. Postal Service, as well as for wireless phone bill payments, Song® and Delta purchases. There's no need to enroll--it's automatically part of your Cardmembership. Always DOUBLE MILES is just one more good reason to use your Card every day--and an easy way to get closer to your next vacation. Terms and Conditions apply. For details, refer to your Cardmember agreement or visit www.americanexpress.com/delta

|          | • Indicates posting date  | Amount \$ |  |
|----------|---|-----------|--|
| Activit  |   | -2,000.00 |  |
| 11/25/03 | PAYMENT RECEIVED - THANK YOU 11/25  | Amount \$ |  |
| New Act  | ivity for CHAD EDWARD   | 24.23     |  |
| 11/12/03 | THE HOME DEPOT #2673N DARMOUTH MA 031726072 BUILDING MATERIALS 11/12/03   | 36.93     |  |
| 11/12/03 | BEST 0684574701PEABODY MA<br>SUNOCO 0013364 031704519 11/12/03            | 88.79     |  |
| 11/13/03 | COSTCO WHOLESAL 0993AVON MA<br>201921310 GROCERY STORE/SUPERMRKT 11/13/03 | 50.75     |  |

Continued on Page 3 Please fold on the perforation below, detach and return with your payment Payment Due Date: Please enter account number on all checks and Account Numb 3723-163363-61001 01/01/04 correspondence. **Payment Coupon** To avoid additional **Total New Balance** Finance Charges on \$ 3,652.40 Purchases, pay New Balance before Payment CHAD EDWARD PO BOX 1656 Minimum Amount Due Due Date. \$73.00 MA 02790-0608 WESTPORT Note any address and/or telephone number change on reverse side. Unless you check here, this change will apply to all of your Card Accounts except Manddadhalladadhalladadadadadadad Amount enclosed any Corporate Card AMERICAN EXPRESS PO BOX 360002 FT LAUDERDALE FL 33336-0002 Accounts you have. Mail Payment to: Infladiationalidaliahaliahandidahaadi

# Case 1:04-cv-12462-MLW The Gold Delta SkyMiles of 23 Credit Card A Dettament 2-10 SkyMiles of 23 Earned This Period For details, please see page 3

| Prepared For<br>CHAD EDW                         | 'ARD   | 3723-1  | Account Number<br>63363-61001                                 | Closing Date 01/12/04 P   | age 1 of 3   |
|--|--|---|---|---|--|
| Previous B. 3,6  Credit Line Summary on 01/12/04 | Payment Activity \$ Finan 0.00   | New Activity \$ Adjustments and ce Charges if any +579.78  railable Credit Line \$ 68.00          | Cash Advance Limit \$ 200.00                                  | Amount Due \$ 158.00  Available Cash Limit \$ 68.00   | ayment Due Date 2/01/04 linimum Amount Due licludes: ast due amount 73.00 his month's amount due 85.00 lease refer to page 2 or important information legarding your account |
| Your acco  | unt is past due. Please remit  | payment imr   | nediately.  |   |  |
| Vour cash  | advance limit is \$200.00. Av  | ailable balan   | ce for new cash adv   | vance transactions is \$6   | 8.00.  |
| Our cash   | s at www.americanexpress.co  | m or call Cus   | stomer Service at 1   | 800-430-1000.   |  |
|  | of the Card, and emb<br>minute searches thro<br>for faster check-in at<br>in a hotel, or rent a ca | edded in the<br>ugh your wal<br>the airport. N<br>ar your SkyM<br>o earn miles.<br>. Please visit | let. And, you'll be allow, every time you lies number will be | Delta SkyMiles® number<br>ck of the Card, so there<br>ole to scan it at Delta's s<br>go to the airport, make<br>easily accessible. You w<br>yMiles Credit Card, you<br>press.com/deltafor mor | elf-service kiosks<br>a reservation, stay<br>von't miss out on<br>r next vacation is   |
|  | ' Indicates posting date   |   |   |   | Amount \$  |
| Activit  | .y   |   |   |   | 0.00   |
|  | Payment Activity   |   |   |   | Amount \$  |
| New Act  | ivity for CHAD EDWARD  |   |   |   | 35.00  |
| 01/06/04   | DELINQUENCY FEE ASSESSMEI<br>MIN PAYMENT NOT RECEIVED E  | BY DUE DATE   |   |   | 500.00   |
| 01/07/04   | ATEC TRAINING CORP 877-6742<br>131073489 1-727-375-2700 01/07/                                     | 04  |   |   | 44.78  |
| 01/12/04   | Periodic FINANCE CHARGE  |   |   |   | 579.78   |
| Total o  | f New Activity   |   |   |   |  |
|  | on the perforation below, detach and return with you   |   | Account Number<br>3-163363-61001                              | Payment Due Date:<br>02/01/04   | Continued on Page 3  Please enter account number on all checks and correspondence.   |
| Payme  | CHAD EDWARD  |   |   | Total New Balance<br>\$ 4,232.18<br>Minimum Amount Due  | To avoid additional<br>Finance Charges on<br>Purchases, pay New<br>Balance before Payment  |
|  | PO BOX 1656<br>WESTPORT  | MA O2   | 2790-0608   | \$158.00  | Note any address and/or telephone number change on reverse side. Unless  |
|  | Manablladhalladha  |   | ıllıılııll<br>RICAN EXPRESS                                   | Amount enclosed   | you check here, this change will apply to all of   |
|  | Mail Payment to:   | PO E<br>FT L  | BOX 360002<br>_AUDERDALE FL                                   |   |  |
|  |  | hillio  | Badladlalladladlad  | landdddadd  |  |

Payments: Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business and payments must be in US Dollars and drawn on a bank located in the US (other than American Express Centurion day. Payments must be in US Dollars and drawn on a bank located in the US (other than American Express Centurion day. Payments must be in US Dollars and drawn on a bank located in the US (other than American Express Centurion day.) The payments must be made to the payment of the control of the check. Please do Bank), in the control of the checks. They will be deposited upon receipt. We reserved the payment of the check from care and check senal number to your financial institutional of the check provided the payment of the check. Please do the check senal number to your financial institutional of the check provided the payment of the check. Please and check senal number to your financial institutional of the check and the payment of the check. Authorization for Electronic Payments Sy using the way senal and your count for rap. By Phone or any other American Express electronic payment seems to a drawn or any other American Express electronic payment seems to the payment of the check. Authorization for Electronic Payments Sy using the way like the payment of the check. Authorization for Electronic Payments Sy using the way like the payment of the check. Authorization for Electronic Payments Sy using the way like the payment of the check. Authorization for Electronic Payments Sy using the way like the payment of the check. Authorization for Electronic Payments Sy using the Country of the Check Sy the Computer of the Check Sy the Country of the Check Sy the Ch



To Pay By Phone 1-800-472-9297

Customer Service 1-800-430-1000 24 hours/7 days

International Collect 1-336-393-1111

Hearing Impaired (9am-5pm EST) TTY: 1-800-221-9950 FAX: 1-800-625-9090 in NY: 1-800-552-1897

SkyMiles Account Balance and Award Redemption 1-800-325-3999 www.delta.com/skymiles



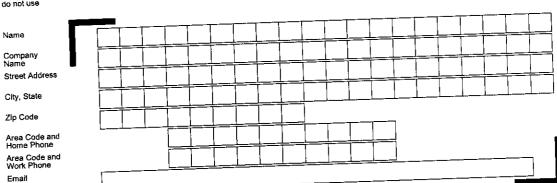
#### Correspondence

Delta SkyMiles® Card from American Express CoBrand Correspondence P.O Box 297814 Ft. Lauderdale, FL

Funds Access Services P.O. Box 53809 Phoenix, AZ 85072-3809

**Payments** PO BOX 360002 FT LAUDERDALE 33336-0002

Change of Address If correct on front do not use



Providing your email address to American Express will enable you to receive special offers, suited to your needs.

# Case 1:04-cv-12462-MLW Accompanient 2-10 XXXX-XXXXX3-61001 CHAD EDWARD Accompanient 2-10 XXXX-XXXXX3-61001

| Finance Charges<br>Billing days this period: 31 | Average Daily<br>Balance \$  | Daily<br>Periodic Rate | Actual ANNUAL<br>PERCENTAGE<br>RATE | Nominal ANNUAL PERCENTAGE RATE | Periodic<br>FINANCE<br>CHARGE \$ |
|---|--|------------------------|-------------------------------------|--------------------------------|----------------------------------|
| Purchases  Cash Advances                        | 3,771.46<br>0.00   | 0.0383%<br>0.0520%     | 13.99%<br>0.00%                     | 13.99%<br>18.99%               | 44.78<br>0.00<br>44.78           |
| le a a c  | ain of the periodic rates<br>ed upon the prime rate io<br>dmember Agreement as | nenuneu iii aic ***    | II OHOUL TO THE                     | s described in your            |                                  |
| Delta Rewards Program                           |  |                        |                                     |                                |                                  |
| CHAD EDWARD<br>3723-163363-61001                | is Month Earned  |                        |                                     |                                |                                  |

| C<br>The G<br>Credit  | ase 1:04-cv-12<br>old Delta Sk<br>cCard                        | 462-MLW<br>yMiles®  | Albeitument 2-10<br>Sky Mile  | ) Fi     | iled 11/ <b>9/9/</b> /                        | Miles®<br>del   | halapce visita  |
|---|--|---|---|----------|---|---|---|
| Prepared For<br>CHAD EDWARD                                   |  | 372   | Account Number<br>23-163363-61001   |          | ng Date<br>12/04                              | Pa  | ge 1 of 3   |
| Previous Balance \$ 4,232.18  Credit Line Summary on 02/12/04 | Payment Activity \$ -20.00  Total Credit Line \$ 4,300.00      | New Activity inc. Adjustments an Finance Charges if an +86.6  Available Crec Line | New Balance \$ =4,298.83  | Ava      | Minimum<br>224.65<br>silable Cash<br>Limit \$ | O3<br>Mii<br>In<br>Pa<br>\$1<br>Th<br>\$8<br>Pl<br>fo<br>re | nimum Amount Due cludes: st due amount 38.00 nis month's amount due 66.65 ease refer to page 2 r important information garding your account                 |
| navment now.  |  |   | t has been suspend  |          |   |   |   |
| Your cash advan   | ce limit is \$200.00   | ). Available ba   | alance for new cash   | advand   | ce transaction                                | ns is \$1.  | 00.   |
| Contact us at ww  | w.americanexpre  | ss.com or call  | Customer Service a  | at 1-800 | )-430-1000.<br>                               |   |   |
| AWERSA<br>Derress   | Your 2003 Year access to import make organizing merchant name, | end Summary<br>ant information<br>your expense<br>or charge am                    | y - Now Online y of Charges, availate n 24 hours a day, sees a snap. Download ount, view your own y charges made with ww.americanexpres | d the Si | immary and es, those of a                     | print it o<br>in Additi<br>cess vo                          | ut, sort by date,<br>onal Card, or<br>our Online Year   |
| Activity Indica   | ates posting date  |   |   | -        |   |   | Amount \$   |
| 01/14/04 PAYM   | ENT RECEIVED ACH   | THANK YOU 01  | /14   |          |   |   | Amount \$   |
|   | c FINANCE CHARGE   |   |   |          |   |   | 86.65   |
| 02/12/04 Periodi Total of New                                 |  |   |   |          |   |   | 86.65   |
| Please fold on the perion     Payment Co                      | oration below, detach and return                               |   | Account Number<br>3723-163363-61001   |          | Payment Du                                    | ne Date:<br>3/03/04   | Continued on Page 3 Please enter account number on all checks and correspondence.   |
| ·   |  |   |   |          | Total New 8                                   | Balance<br>1,298.83   | To avoid additional<br>Finance Charges on<br>Purchases, pay New   |
|   | CHAD EDWARD<br>PO BOX 1656<br>WESTPORT                         | MA  | 02790-0608  | M        | linimum Amo                                   | unt Due<br>\$224.65   | Balance before Payment<br>Due Date.<br>Note any address and/or  |
|   | Mandhallall  | ,   |   | 4        | Amount  | •<br>enclosed   | telephone number change<br>on reverse side. Unless<br>you check here, this<br>change will apply to all of<br>your Card Accounts excep<br>any Cornorate Card |
|   | Mail Payment to:   | D   | MERICAN EXPRE<br>O BOX 360002<br>T LAUDERDALE   |          | 336-0002                                      |   | Accounts you have.  |
|   |  | ļ <sub>1</sub> ,  | dhalladhadhalladhad   | lladhaa  | Մատենեն                                       | 1   |   |

CHAD EDWARD

Payments: Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business and Payments must be in US Dollars and drawn on a bank located in the US (other than Assertant Express Centurion (as). Payments must be in US Dollars and drawn on a bank located in the US (other than Assertant Express Centurion (as). Payments must be in US Dollars and drawn on a bank located in the US (other than Assertant Express Centurion (as). Payments of the Carlot (as) and the control of the Carlot (as) and the contr

of the purchase.)
In Case of Errors or Questions About Your Electronic Transfers: Please contact us by clicking on the Customer In Case of Errors or Questions About Your Electronic Transfers: Please contact us by clicking on the Customer Service Link online at www.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at www.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at www.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at www.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at www.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at 1-800-IPAY-AXP for Pay By Phone & Pay By By Service Link online at 1-800-IPAY-AXP for Pay By Phone & Pay By Service Link online at 1-800-IPAY-AXP for Pay By Phone & Pay By By Service Link online at 1-800-IPAY-AXP for Pay By Phone & Pay By



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Customer Service 1-800-430-1000 24 hours/7 days

International Collect 1-336-393-1111

Hearing Impaired (9am-5pm EST) TTY: 1-800-221-9950 FAX: 1-800-625-9090 In NY: 1-800-552-1897

SkyMiles Account Balance and Award Redemption 1-800-325-3999 www.delta.com/skymiles



### Correspondence

Delta SkyMiles® Card from American Express CoBrand Correspondence P.O Box 297814 Ft. Lauderdale, FL

Funds Access Services P.O. Box 53809 Phoenix, AZ 85072-3809

**Payments** PO BOX 360002 FT LAUDERDALE 33336-0002

Change of Address If correct on front do not use

Company Name Street Address City, State Zip Code Area Code and Home Phone Area Code and Work Phone Email

Providing your email address to American Express will enable you to receive special offers, suited to your needs.

| Finance Charges Billing days this period: 31 | Average Daily<br>Balance \$   | Daily<br>Periodic Rate | Actual ANNUAL PERCENTAGE RATE | Nominal ANNUAL PERCENTAGE RATE          | Periodic<br>FINANCE<br>CHARGE \$ |
|--|---|------------------------|-------------------------------|---|----------------------------------|
| Purchases<br>Cash Advances                   | 4,254.61<br>0.00  | 0.0657%<br>0.0657%     | 23.99%<br>0.00%               | 23.99%<br>23.99%                        | 86.65<br>0.00<br>86.65           |
| haser  | in of the periodic rates<br>I upon the prime rate in<br>member Agreement as | dentified in the vva   | ii Street Journal, as         | ose rates may vary<br>described in your |                                  |

# Case 1:04-cv-12462-MLW The Gold Delta SkyMiles® Credit Card The Gold Delta SkyMiles® balance visits delta.com Filed 11/SkyMiles® balance visits delta.com

| Cledit oara   |   |   |                                    |   |
|---|---|---|------------------------------------|---|
| Prepared For<br>CHAD EDWARD   | 3723-   | Account Number<br>163363-61001              | Closing Date 03/13/04              | Page 1 of 10  |
| Previous Balance \$ Payment Activity \$ 0.00  | New Activity \$ inc. Adjustments and Finance Charges if any +120.57 | New Balance \$ =4,419.40                    | Minimum<br>Amount Due \$<br>312.65 | Payment Due Date 04/02/04 Minimum Amount Due Includes: Past due amount \$224.65 This month's amount due |
| Credit Line         Total Credit           Summary         Line \$           on 03/13/04         4,300.00   | Available Credit<br>Line \$<br>0.00                                 | Cash Advance<br>Limit \$<br>0.00            | Available Cash<br>Limit \$<br>0.00 | \$88.00 Please refer to page 2 for important information regarding your account                         |
| Effective on or around April 19, 200 Member F.D.I.C., to American Expresult of this transfer are described PIN numbers and account numbers subject to their original terms. |   |   |                                    |   |
| See Page 5 For An Important N   |   |   |                                    |   |
| See Page 7 For A Notice Of Ch   | anges To Your   | Agreement                                   |                                    |   |
| See Page 9 For An Important P   | rivacy Notice   |   |                                    |   |
| Urgent notice - your account is car   | ncelled. Remit p  | ayment immediate                            | ely.                               |   |
| Contact us at www.americanexpre   | ss.com or call C  | customer Service a                          | at 1-800-430-1000.                 | Amount \$   |
| Activity 'Indicates posting date  |   |   |                                    | 0.00  |
| Total of Payment Activity   |   |   |                                    | Amount \$   |
| New Activity for CHAD EDWARI  | D   |   |                                    |   |
| Card XXXX-XXXXX3-61001  | SMENT   |   |                                    | 35.00   |
| 03/08/04 DELINGUENOT RECEIV  MIN PAYMENT NOT RECEIV  03/13/04 Periodic FINANCE CHARGE   | VED BY DOE DATE   |   |                                    | 85.57   |
| 03/13/04 Periodic FINANCE CHARGE  Total of New Activity   |   |   |                                    | 120.57  |
| ♦ Please fold on the perforation below, detach and return  Payment Coupon   |   | Account Number<br>723-163363-61001          | Total New Bal                      | correspondence.  To avoid additional  |
| CHAD EDWARD<br>PO BOX 1656<br>WESTPORT  | MA C  | )2790-0608                                  | \$ 4,41<br>Minimum Amount<br>\$31  | Purchases, pay New  |
| Manddadh  |   |   | Amount end                         | you check here, this<br>change will apply to all of   |
| Mail Payment to:  | DΩ  | ERICAN EXPRES<br>BOX 360002<br>LAUDERDALE I | SS<br>FL 33336-0002                |   |
|   | Lull  | mHadlmHaHaHad                               | hallandıllılıdı.                   |   |

Payments: Payments received after 12:00 noon or on westerds or helidays may not be credited until the next business day. Payments must be in US Diollars and or on westerds or helidays may not be credited until the next business day. Payments must be in US Diollars and or on westerds or helidays may not be credited until the next business day. Payments must be in US Diollars and or on westerds or helidays may not be credited until the next business day. Payments must be in US Diollars and or on western the US (other than a line of credit check day. Payments must be in US Diollars and or on western the US (other than a line of credit check day. Payments must be in US Diollars and or on western the US (other than a line of credit check day. Payments must be in US Diollars and or on western the US (other than a line of credit check day in the payment is made in any other form or at line of the payment is made in any other form or at line of the payment is made in any other form or at line of the payment is made in any other form or at line of the payment is made in any other form or at line of the payment is made in any other form or at line of the payment is made in any other form or at line of the other than the payment of the check. Authorization for in Express electronic payment service, you will be authorizing American Express Pay By Computer, of the check. Authorization for in Express electronic payment service, you will be authorizing American Express Pay By Computer, or any of the payment of the payment service, you will be authorizing American Express Pay By Computer, or any of the payment service, we will be authorizing American Express Pay By Computer, or any of the payment service, we will be authorizing American Express Pay By Computer, or any of the payment of the payment service, and the payment of the payment of the payment of the payment of the payment of the payment of the payment of the payment of the payment of the payment of the payment of the payment of the payment of the payment of the paymen



To Pay By Phone 1-800-472-9297

Customer Service 1-800-430-1000 24 hours/7 days

International Collect 1-336-393-1111

Hearing Impaired (9am-5pm EST) TTY: 1-800-221-9950 1-800-625-9090 In NY: 1-800-552-1897

SkyMiles Account Balance and Award Redemption 1-800-325-3999 www.delta.com/skymiles



### Correspondence

Delta SkyMiles® Card from Américan Express CoBrand Correspondence P.O Box 297814 Ft. Lauderdale, FL

Funds Access Services P.O. Box 53809 Phoenix, AZ 85072-3809

**Payments** PO BOX 360002 FT LAUDERDALE 33336-0002

Change of Address if correct on front do not use

Name Company Name Street Address City, State Zin Code Area Code and Home Phone Area Code and Work Phone

Providing your email address to American Express will enable you to receive special offers, suited to your needs.

| Finance Charges Billing days this period: 30 | Average Daily<br>Balance \$  | Daily<br>Periodic Rate | Actual ANNUAL I<br>PERCENTAGE<br>RATE | Nominal ANNUAL PERCENTAGE RATE          | Periodic<br>FINANCE<br>CHARGE \$ |
|--|--|------------------------|---------------------------------------|---|----------------------------------|
| Purchases<br>Cash Advances                   | 4,341.20<br>0.00   | 0.0657%<br>0.0657%     | 23.99%<br>0.00%                       | 23.99%<br>23.99%                        | 85.57<br>0.00<br>85.57           |
| hacar  | in of the periodic rates<br>I upon the prime rate i<br>nember Agreement as | dentified in the wa    | III Street Journal, as                | ose rates may vary<br>described in your |                                  |

# NOTICE OF PROPOSED CLASS ACTION SETTLEMENT AND HEARING THEREON

Christopher Boehr vs. American Express Centurion Bank, et al. Superior Court of the State of California for the County of Los Angeles, Case No. BC 256499

TO: All current or former holders of credit cards or charge cards issued by American Express Travel Related Services Company, Inc. or American Express Centurion Bank, or any of their subsidiaries or affiliates or any of their predecessors (collectively, "American Express"), who at any time between August 22, 1995 and January 27, 2004 either (1) incurred finance charges or (2) incurred a late fee within one day of the posting of a payment to their account (hereinafter, "Settlement Class").

# THIS NOTICE MAY AFFECT YOUR RIGHTS — PLEASE READ IT CAREFULLY

This Notice summarizes a proposed class action settlement relating to your credit card or charge card account(s) with American Express. On January 27, 2004, this Court gave preliminary approval to the Settlement. The purpose of this notice is to describe the proposed Settlement to you and advise you of your rights.

### Description of the Litigation

On August 21, 2001, plaintiff Christopher Boehr ("Plaintiff") filed a class action complaint (the "Boehr Action") against American Express alleging that Settlement Class members incurred additional finance charges and late fees not authorized by their agreements with American Express when their payments were received by American Express after noon or on weekends or holidays because the payments were not credited until the following business day. American Express denies any wrongdoing, and has asserted numerous defenses to both liability and damages. Among other things, American Express contends that its payment crediting practice is expressly authorized by its members. Settlement Class with agreements Nevertheless, American Express has agreed to the proposed Settlement solely to avoid the burden of further litigation. Plaintiff believes that the claims asserted in the litigation have merit, but that the proposed Settlement is fair, reasonable and in the best interest of Settlement Class members given the risk and expense of further litigation.

The Court has scheduled a hearing on July 30, 2004, at 8:30 a.m. in Department 324 of the Los Angeles County, California Superior Court, located at 600 S. Commonwealth Ave., Los Angeles, California 90005, to consider whether to grant final approval of the Settlement.

# Terms of the Proposed Settlement

If the Settlement receives final approval, American Express will provide the following relief to the Settlement Class:

Monetary Consideration. American Express has deposited \$8,200,000 into an interest-bearing escrow account (with interest, the "Settlement Contribution"). After payment from the Settlement Contribution of escrow costs, Class Counsel's fees and costs and the incentive award approved by the Court, American Express will credit or pay (as applicable) to each member of the Settlement Class a proportional share of the Settlement Contribution provided that such member's account has not, at any time prior to the date the Settlement Contribution is distributed, been written off by American Express and/or been in collection and/or been sold for purposes of collection. Distributions

from the Settlement Contribution for corporate accounts will be paid to the corporate holder of the account rather than the individual card holders.

Distributions will be made automatically for Settlement Class members whose accounts are open or who are receiving periodic statements. Settlement Class members whose accounts are closed and who are not receiving periodic statements must submit a timely and properly completed Claim Form in order to receive a distribution from the Settlement Contribution. If you received this notice with your periodic statement, you need not submit a claim form.

American Express will Non-Monetary Consideration. amend its cardmember agreements to clarify that payments received after noon or on weekends or holidays may not be credited until the following business day. Express also will agree to continue at least until January 27, 2006, its existing practice of not assessing late fees on revolving credit card accounts for payments received within 24 hours of the payment due date, unless there is a change in substantive law preventing maintenance of this grace period.

Attorneys' Fees. At the final approval hearing, Class Counsel will make an application to the Court for an award of attorneys' fees and costs in the amount of \$3,000,000 plus a proportional share of net interest on the Settlement Contribution. American Express will pay attorneys' fees and costs awarded by the Court not to exceed this amount. The attorneys' fees and costs will be paid out of the gross Settlement Contribution. American Express will also pay a reasonable and customary incentive award, in an amount awarded by the Court, but not exceeding \$10,000, to Plaintiff.

Based on their substantial investigation and discovery in the action, Class Counsel believe that the Settlement is fair, reasonable and in the best interests of Settlement Class members.

### Your Rights

If the Settlement receives final approval, each member of the Settlement Class who has not obtained proper and timely exclusion from the Settlement Class, their respective heirs, executors, administrators, representatives, agents, attorneys, partners, successors, predecessors-in-interest, assigns, and any authorized users of their accounts will be deemed to have fully released and forever discharged and present, former Express, its American

future direct and indirect parent companies, affiliates, subsidiaries, agents, successors, predecessors-in-interest and/or any financial institutions, corporations, trusts or other entities that may hold or have held any interest in any account or any receivables relating to any account, or any receivables or group of receivables, or any interest in the operation or ownership of the American Express Company and all of the aforementioneds' respective officers, directors, employees, attorneys, vendors (including processing facilities) and assigns, from any and all rights, duties, obligations, claims, actions, causes of action or liabilities, whether arising under local, state or federal law, whether by statute, contract, common law or equity, whether known or unknown, suspected or unsuspected, asserted or unasserted, foreseen or unforeseen, actual or contingent and liquidated or unliquidated, as of the date of Final Judgment: (1) that arise out of or are related in any way to any or all of the acts, omissions, facts, matters, transactions or occurrences that were or could have been directly or indirectly alleged, asserted, described, set forth or referred to in the Boehr Action and relating in any way to posting and/or crediting of payments on accounts (including but not limited to claims for alleged violations of the Truth in Lending Act (including the Fair Credit Billing Act), state consumer credit or consumer protection statutes, common law prohibiting unfair or deceptive trade practices, breach of contract, fraud and misrepresentation); (2) that are, were or could have arisen out of or been related in any way to the Released Parties' practices or disclosures relating to the posting and/or crediting of payments on accounts (including but not limited to claims for finance charges or late fees); or (3) that relate to the administration of the Settlement. The releases identified in this paragraph shall be referred to as the Released Claims, and the parties released shall be referred to as the Released Parties. Without limiting the foregoing, the Released Claims specifically extend to claims that the members of the Settlement Class do not know or suspect to exist in their favor at the time that the Settlement, and the releases contained therein, becomes effective. This paragraph constitutes a waiver of, without limitation as to any other applicable law, Section 1542 of the California Civil Code, which provides as follows: A GENERAL RELEASE DOES NOT EXTEND TO CLAIMS WHICH THE CREDITOR DOES NOT KNOW OR SUSPECT TO EXIST IN HIS FAVOR AT THE TIME OF EXECUTING THE RELEASE, WHICH IF KNOWN BY HIM **AFFECTED** MATERIALLY HAVE MUST SETTLEMENT WITH THE DEBTOR.

If you do not wish to participate in the Settlement, you may exclude yourself from the Settlement Class ("OPT-OUT") by sending a letter to Boehr Settlement Administrator, P.O. Box 1692, Faribault, MN, 55021-1692, postmarked by no later than July 15, 2004. The letter must be signed and must include your full name, address and account number(s). The request must also state: "I/we request to be excluded from the Settlement in Boehr vs. American Express Centurion Bank, et al., Los Angeles County Superior Court Case No. BC 256499." By electing to "OPT-OUT": (i) you will not share in any distribution of the Settlement Contribution; (ii) you will not be bound by any further orders or judgment entered for or against the

Settlement Class; and (iii) you will preserve your ability to independently pursue any claims you may have against American Express by filing your own lawsuit at your own expense. DO NOT WRITE REQUESTING EXCLUSION IF YOU WISH TO RECEIVE A SHARE OF THE SETTLEMENT CONTRIBUTION.

Any Settlement Class member may appear at the hearing to argue that the proposed Settlement should not be approved and/or to oppose the applications of Class Counsel for attorneys' fees and costs and the incentive award. However, in order to be heard at the hearing, you must make any objection in writing and file it with the Court no later than July 15, 2004. The objection must also be mailed to each of the following and postmarked on or before July 15, 2004: Class Counsel: Brian R. Strange, Strange & Carpenter, 12100 Wilshire Blvd., Suite 1900, Los Angeles, CA 90025; Counsel to American Express: Scott M. Pearson, Stroock & Stroock & Lavan LLP, 2029 Century Park East, 18th Floor, Los Angeles, CA 90067.

# How To Obtain Additional Information

For more detailed information, you may review the Court's file during regular court hours at 600 S. Commonwealth Ave., Los Angeles, California 90005. You also may obtain a copy of the full settlement agreement by logging on to www.boehramexsettlement.com or by calling 888-568-7650, and you may contact Class Counsel at the address set forth above. PLEASE DO NOT CONTACT THE COURT OR AMERICAN EXPRESS.

This notice provides only a summary of matters relating to the Settlement. You may seek the advice and guidance of your own private attorney at your own expense if you wish.

Dated: 1/27/2004

/s/
The Honorable Victoria Chaney
Judge of the Superior Court

# Notice of Changes to Your Agreement

We are making Important Changes to your American Express Cardmember Agreement governing the American Express® Card Account identified on this Notice. We urge you and any Additional Cardmembers on your Account to read this Notice carefully.

The changes made to the Cardmember Agreement will become effective as indicated below. This Notice formally amends that Agreement and any contrary or conflicting language in that Agreement is replaced fully and completely. Note that the terms of your Account are subject to change (including increasing APRs and fees and changing fixed APRs to variable APRs) in accordance with the Agreement governing your Account. All terms of the Agreement not amended herein remain in full force and effect.

This is an important Notice of changes to your American Express Card Account Agreement. We recommend that you carefully review the changes, and then file this Notice for future reference. If you have questions regarding this Notice, please call the telephone number listed on the back of your American Express Card.

# Over-limit Fee (Effective with billing periods ending on or after May 8, 2004)

We are increasing the Over-limit Fee to \$35 if you exceed the total credit line on your Account. Accordingly, we are amending the Other Fees section of your Cardmember Agreement by replacing the "\$29" applicable to Over-limit Fees with "\$35."

We are increasing the fee to \$38 whenever any check, similar instrument, electronic payment order that we receive, or a check presented at an American Express Travel Services Office or other authorized location is not honored by your bank or other financial institution. Accordingly, we are amending the Other Fees section of your Cardmember Agreement applicable to Dishonored Payments by replacing "\$29" with "\$38." We are also replacing the "\$29" with "\$38" in the Payments for Cash Transactions section of your "Agreement between Cardmember and American Express Travel Related Services Company, Inc. Concerning Electronic Funds Transfer Services."

# Balance Transfer and Convenience Check Fee (Effective May 8, 2004)

We are adding a fee on Balance Transfers and convenience checks posted to the Cash Advance balance. We will impose a transaction fee equal to 3% of the amount of the Balance Transfer or convenience check, with a \$5 minimum and no maximum for all convenience and Balance Transfer checks posted to the Cash Advance balance. Accordingly, your Cardmember Agreement is revised to substitute the section entitled Convenience Check Usage/Balance Transfer Transaction Fee, included in the Other Fees section, with the following section:

"Unless otherwise disclosed in a Promotional Offer, we will charge a transaction fee for each Balance Transfer and each convenience check drawn on your Account. This fee, a Finance Charge, will be 3% of the amount of the convenience check or Balance Transfer, with a minimum of \$5 and a maximum of \$50. However, no maximum will apply to the fee for Balance Transfer or convenience checks made payable to cash or to you, a bank, brokerage or similar asset account. This fee will be added to the same Purchase or Cash Advance balance as the convenience check transaction or Balance Transfer."

We are increasing the fee for copies of billing statements to \$5 per statement copy requested. Accordingly, we are amending the Other Fees section of your Cardmember Agreement applicable to copies of statements by replacing "\$3" with "\$5."

APR Applicable to Accounts (The changes in these sections will become effective as noted below) We are amending the Finance Charges section of your Cardmember Agreement as follows:

Determining the Prime Rate Applicable to Your Account: Effective with billing periods ending in June 2004, we are changing the timing of when we determine the Prime Rate used to calculate the variable APRs applicable to your Account to the higher of the 1st or 25th day of the month prior to the month in which your billing period ends.

- (i) Effective with billing periods ending in June 2004, we are changing the Default Rate from a fixed APR of 23.99% to a variable APR equal to the Prime Rate plus 21.99%. This change will apply to Accounts that are at the Default Rate as of the effective date as well as Accounts that go into default in the future.
- (ii) Effective with billing periods ending in May 2004, we are also revising the circumstances in which the Default Rate will apply to your Account.

Accordingly, we are replacing subsections C and D of the Finance Charges section of your Agreement with the following:

"C. The "Prime Rate" is determined once with respect to each billing period, and applies to the entire billing period. The Prime Rate for billing periods ending in any calendar month is the highest Prime Rate published in the Money Rates section (or successor section) of The Wall Street Journal on the 1st or 25th day (or, in each case, if such date is not a business day, the next business day) of the prior calendar month. If The Wall Street Journal ceases publication or does not publish the Prime Rate on either of those dates, we may refer to the Prime Rate published in any other newspaper of general circulation in New York, New York, or we may substitute a similar reference rate at our sole discretion.

D. Notwithstanding the foregoing, the DPR (and corresponding APR) on all balances will increase to the Default Rate if during the Review Period (i) payment of your Minimum Amount Due is not credited to your Account by the Payment Due Date in any two billing periods, (ii) a payment on your Account is not honored by your bank or other financial institution, or (iii) you exceed any designated credit limit on your Account three or more times. The "Review Period" is the period, constituting approximately one year, of twelve consecutive billing periods ending with the Closing Date of the current billing period, whether or not you received a statement for each such billing period. If the Default Rate is applied, it will apply to your Account for a minimum of twelve consecutive billing periods, beginning with the current billing period. The Default Rate is a DPR which corresponds to an APR equal to the Prime Rate plus 21.99%."

# Monthly Payment-Minimum Amount Due (Effective with billing periods ending in June 2004)

We are changing the calculation of the Minimum Amount Due on your Account. In some cases, as described below, we will increase the Minimum Amount Due by \$15. Accordingly, we are replacing the third paragraph of your Agreement entitled Billing Statements/Minimum Amount Due with the following:

"Each billing statement will reflect a Minimum Amount Due. Payment is due by the time and date shown and in the manner prescribed on the statement. To calculate the Minimum Amount Due we will add together the following:

- (1) any amount past due;
- (2) the greatest of:
- 1/50th of the New Balance on the Closing Date of the billing statement (the calculation of which is rounded to the nearest whole dollar) (for purposes of this calculation we exclude from the New Balance any over-limit fee added to your Account during the billing period),
  - the current billed Finance Charges, or
  - \$15 (or the New Balance if it is less than \$15); and
- (3) any over-limit fee added to your Account during the billing period.

If the greatest of the three calculations in section (2) above is the current billed Finance Charges, then we will add \$15 to the calculation of the Minimum Amount Due. At our option, we may also include in the Minimum Amount Due all or part of other fees incurred during the billing period and any part of the New Balance in excess of your credit line.

The Minimum Amount Due will not exceed the New Balance. You may pay more than the Minimum Amount Due, up to the entire outstanding balance, at any time."

# Other Important Information About Your Account

This notice is to inform you about how you should notify us of errors or questions regarding any electronic fund transfers you initiate using your American Express Card or electronic payments you make to American Express using Pay By Phone, Pay By Computer, or any other American Express electronic payment service.

In case of errors or questions about your Electronic Transfers, please telephone us at 1-800-IPAY-AXP for Pay By Phone and Pay By Computer questions, and at 1-800-CASH-NOW for Express Cash and Automatic Payment questions. Alternatively, you may write to us at the Express Cash Operations address indicated on your billing statement or E-mail us by clicking on the Customer Service Link online at www.americanexpress.com. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared or question arose. When you contact us, please provide the following information:

- (1) Tell us your name and account number.
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the date and dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days of the call. We will determine whether an error occurred within 10 business days and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide we need up to 45 days, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. For errors involving new accounts, point-of-sale or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

# An Important Notice Concerning Cardmember Privacy

This Privacy Notice is addressed to United States holders of personal American Express® Charge Cards or accounts, Optima® Cards or accounts, and other personal credit card accounts that we issue, and to United States holders of business charge and credit cards from OPEN: The Small Business Network from American Express. This Notice explains how we collect and safeguard information about you and how to tell us your opt out choices. In this Notice, American Express Travel Related Services Company, Inc., American Express Centurion Bank, and American Express Bank, FSB are called "American Express," "we," "our," and "us." The cards and accounts that we issue are called "Cards" or "Card accounts." Holders of those Card accounts are called "Cardmembers" or "you." "Affiliates" refers to other companies in the American Express family, related to us by common control or ownership.

# What Information Do We Collect?

We obtain information about you from a variety of sources. You provide us with information about yourself, for example by completing Card applications. This includes your name, address, social security number, and income and asset information. Your use of the Card and your other transactions with us and our Affiliates provide us with additional information, such as your spending and payment history.

Other sources, such as credit reporting agencies and providers of marketing information, furnish us with additional information about your credit history, purchasing preferences, and other matters. We also obtain information in connection with our efforts to protect against fraud. We call all of this information "Cardmember Information."

# What Do We Do with This Information?

3723-163363-61001

We use Cardmember Information in connection with delivering products and services to you. To do this it is often necessary to share it with our Affiliates and other companies we work with. These include companies that manage Card accounts, offer affinity, frequent-user, and reward programs, companies that perform marketing services and other business operations for us, and companies whose products or services are provided as a benefit of your Card account. We may also share Cardmember Information with other financial

institutions with whom we jointly offer products and services. And we may disclose it to other third parties as permitted by law. For example, we disclose Cardmember Information in response to subpoenas, to credit reporting agencies, and to help prevent fraud.

# **Your Opt Out Choices**

You have "opt out" choices about offers that may be sent to you and how those offers may be delivered to you. You may also opt out from certain disclosures of Cardmember Information. Your opt out choices and how to opt out are explained below.

# Offers for Products and Services of Other Companies

We work with other companies, such as merchants that accept the Card, so that you may receive offers for their products and services. We use Cardmember Information to help make these offers more relevant and valuable to you. If you respond to one of these offers, the other company will know certain information about you, such as your name, that you are a Cardmember, and that you met the qualifications established for the offer.

Your choice: You may opt out from receiving these offers by calling us at 800-297-8378 or by filling out the attached form and returning it to the address on the form. You may also include the form with your regular payment.

Please Note: You may receive additional privacy notices that provide information and different opt out choices for other Card accounts that are applicable only to those accounts.

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| than<br>you<br>Expr | se complete this form if you choose to op<br>use the toll-free number, which is 800-29<br>don't need to respond unless you want to cha<br>ess along with your payment coupon using th | If you do not<br>have a payment<br>envelope, mail<br>your response to:<br>American         |  |
| state               | ement.  | Offers for American Express Products   | Express  |
|                     | Offers for Products and Services of Other Companies  Do not send me offers for products and services of other companies.  | and Services Mail: Do not mail me offers for American Express products and services.       | Cardmember Information Services P.O. Box 299836 Ft. Lauderdale |
|                     | Credit Information Provided to Our Affiliates Do not share credit-related information about me (except as described in this Notice) with American Express Affiliates.                 | <b>Telephone Offers:</b> Do not contact me by telephone to offer me products and services. | FL 33329-9836  |
| Ad                  | count Number  |  | MU/1LE/0304<br>FDR 706671<br>T5047                             |

# Offers for American Express Products and Services

We may mail you offers for American Express products and services.

Your choice: To opt out from receiving these mailings, call us at 800-297-8378 or fill out the attached form and return it to the address on the form. You may also include the form with your regular payment.

### **Telephone Offers**

We may contact you by telephone about our products and services or those that we offer with our business partners.

Your choice: To opt out from receiving telephone offers, call us at 800-297-8378 or fill out the attached form and return it to the address on the form. You may also include the form with your regular payment.

# Information We Share with Our Affiliates

Our Affiliates include financial advisors, publishers, insurers, and travelers cheques issuers. American Express Travel Related Services Company, Inc., and American Express Centurion Bank, and American Express Bank, FSB are Affiliates of each other. We may disclose certain Cardmember Information to our Affiliates to provide services for your Card account and to develop and send you offers for their products and services. We are permitted by law to share with our Affiliates information about our transactions and experiences with you, such as your payment history. But you can opt out of our sharing with our Affiliates other credit-related information (such as your credit history as shown on a consumer report).

# Your Choice:

To opt out from our sharing credit-related information with our Affiliates (except as permitted by law) call us at 800-297-8378 or fill out the attached form and return it to the address on the form. You may also include the form with your regular payment.

### E-Mail Offers

We may send you e-mail offers for our products and services, and those of our Affiliates and other companies we work with. We don't share e-mail addresses with other companies for them to market their own products and services to you.

Your choice: To opt out from receiving these e-mail offers, enter your preferences at the "Set E-Mail Preferences' page of our Internet Privacy Statement at www.americanexpress.com/preferences.

**Additional Information About Your Opt Out Choices** If you are the primary Cardmember on your Card account, your opt out choices will also apply to any other Cardmembers on your Card account. If you opt out, we may still include notices and information about the Card and other products and services when communicating with you about your Card account and related products and services.

### Information Security

We take commercially reasonable physical, electronic and procedural steps to help safeguard Cardmember Information.

### Former Customers

If you cancel your Card, or your Card account(s) are closed, we will continue to treat and safeguard Cardmember Information about you as described in this Notice.

# For Vermont Cardmembers Only

If your Card account has a Vermont billing address, we will automatically treat your account as if you had checked the lower-left hand box on the attached opt out form. We may share your name and contact information, and information about our transactions or experiences with you, with financial institutions with whom we jointly offer financial products and services and with our Affiliates. This Notice describes opt out choices about certain other uses of Cardmember Information.